

U. S. SMALL BUSINESS ADMINISTRATION

South Florida District Office

**MARKET PROFILE
FY 2005**

January 2005



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January 27, 2005

To All South Florida District Employees:

I am pleased to present the South Florida District Office's Market Profile for FY 2005. The Profile provides the district staff with a wealth of information about the District's accomplishments, U. S. Census information, available resources, and partners serving the small business community.

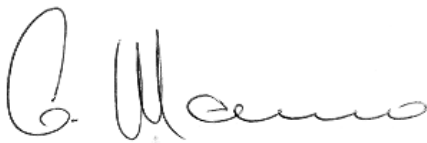
The District Office is one of three pilot offices chosen to implement SBA's strategic direction to transform the Agency to "provide for citizen-centered, market-based, customer-driven programs that are results oriented." The Market Profile is a valuable resource and will be very helpful in the implementation of our strategic plans.

A summary of the Market Profile is provided on the following pages within Tab A. The Market Profile will be made available electronically for your information and convenience. I invite you to review it and become familiar with its contents.

The Market Profile is a living document that will be updated and revised every year and as needed.

I take this opportunity to thank Javier Barbeite for his work in researching the items in the Profile and organizing this document.

Sincerely,

A handwritten signature in dark ink, appearing to read "F. Marrero", with a stylized flourish at the end.

Francisco "Pancho" A. Marrero
District Director

South Florida District Office

Market Profile Summary

GENERAL POPULATION		2000 Census
See Tab C		
	Total Population	10,570,428
	Total Minority Population	3,971,066
	Total African American Population	1,459,082
	Total Asian American/Pacific Islander Population	167,210
	Total Hispanic American Population	2,295,395
	Total Native American Population	49,379
	Total Women Population	5,438,028
	Total Veteran Population	1,137,286
	Average Age of Population	See Tab B

BUSINESS POPULATION		1997 Census	1997- 1999 Census	% Increase
See Tab C				
	Total Business Population	941,797	1,031,241	9.5%
	Industry Breakdown (See Tab C)			

Emerging Markets		1997 Census	1997- 1999 Census	% Increase
See Tab C				
	Total Emerging Markets Business Population	484,134	589,265	21.7%
	Total Minority Business Population	248,299	353,430	42.3%
	Total African American Business Population	44,668	59,737	33.7%
	Total Asian American/Pacific Islander Business Population	22,953	29,571	28.8%
	Total Hispanic American Business Population	175,545	257,785	46.8%
	Total Native American Business Population	5,133	6,337	23.5%
	Total Women Business Population*	235,835	235,835	N/A

Emerging Markets		
Other Data		
See Tab C		
	Native American/Indian Tribes	2
	Native American/Indian Reservations	6
	Federal Empowerment Zones	1
	Federal Enterprise Communities	2
	State of Florida Enterprise Zones	17
	Low and Moderate Income Areas	383
	Rural Area Designations by SBA District Director	145
	Rural Designations by USDA & US HUD	6
	Special Designated Areas	Pending

LOAN DATA		FY 2003	FY 2004	% Increase
See Tab C				
	Total Loans	3167	4219	33.2
	Total Veteran Loans	239	299	25.1
	Total Women Loans	673	1054	56.6
	Total Loans to Minorities	1264	1988	57.3
	Total International Trade Loans	121	122	0.8

* Women Business Population data not available in 1997-1999 U. S. Economic Census

South Florida District Office Market Profile Summary

RESOURCE PARTNERS	
See Tab C	
	FY 2004
Total SBDCs	12
Total SCORE Chapters	15
Total Microloan Intermediaries	5
Total Pre-Qualification Loan Program Intermediaries	21
Total Certified Development Companies (CDCs)	5
Total Partnership Agreements	10
Total USEACs	2

GOVERNMENT CONTRACTING/BUSINESS DEVELOPMENT			
See Tab C			
	FY 2002	FY 2003	% Increase
Total 8(a) Firms	276	300	8.7%
Total 8(a) Portfolio Contract Amounts	\$238,896,900	\$271,516,252	13.7%
Total Small Disadvantaged Businesses (SDBs)	372	374	0.5%
Total HUBZones	221	221	0.0%

PMD INVENTORY	
See Tab C	
	FY 2002
Total Lender-Serviced Loans	697 = 83.5%
Total SBA-Serviced Loans	138 = 16.5%

CONGRESSIONAL DELEGATION		
See Tab C		
	FY 2003	FY 2004
Total Congressional Delegations	21	21

RESOURCE PARTNER CONTACT INFORMATION	
See Tab C	

South Florida District Office
List of Counties
FY 2004

BREVARD
BROWARD
CHARLOTTE
COLLIER
DE SOTO
GLADES
HARDEE
HENDRY
HIGHLANDS
HILLSBOROUGH
INDIAN RIVER
LEE
MANATEE
MARTIN
MIAMI-DADE
MONROE
OKEECHOBEE
OSCEOLA
PALM BEACH
PASCO
PINELLAS
POLK
SARASOTA
ST. LUCIE

South Florida District Office

Counties Served by the South Florida District Office

Scale Legend

0 40 80

Map of Florida showing counties served by the South Florida District Office (highlighted in yellow). The highlighted counties are: Pasco, Hillsborough, Polk, Osceola, Hardee, Manatee, De Soto, Highlands, Okeechobee, Glades, Palm Beach, Hendry, Broward, Collier, Monroe, and Miami-Dade. Other counties shown include Pinellas, Brevard, Indian River, St. Lucie, and Martin.

South Florida District Office
Employee Roster by Division
As of: February 20, 2005

Executive Direction

Position Title

Marrero, Francisco
Colon, Gilbert
Barbeite, Javier
Harris, Althea

District Director
Deputy District Director
Computer Specialist, IRM
Public Information Specialist, PIO

Legal

Rosenfeld, Susan
Braverman, Richard

District Counsel
Attorney

Capital Access & Lender Services

Dunn, John
Esteves, Manuel

Chief
Loan Processing Assistant

Finance

Gonzalez, Miguel
Campbell, Jeffrey
Negroni, Jose
Hein, Jonel
Gallman, James T.

Team Leader
Marketing Executive/Loan Specialist
Marketing Executive/Loan Specialist
Marketing Executive/Loan Specialist
Marketing Executive/Loan Specialist

MED

Geis, John J.
Matos, Juan
Rey-Moran, Garcilaso
Himes, Jennifer

Assistant District Director
Business Opportunity Specialist
Business Opportunity Specialist
Business Opportunity Assistant

South Florida District Office
Employee Roster by Division
As of: February 20, 2005

Marketing

Rubio, Ilene
Anderson, Billie
Horner, Eve
Spires, Marjorie
Velasco, Frank

Marketing Manager - Area 1
Marketing Executive - Area 1
Marketing Executive - Area 1
Marketing Executive - Area 1
Marketing Executive - Area 1

Brazier, Maurice
Hill, Dawn

Marketing Manager - Area 2
Marketing Executive - Area 2

Chavarria, Robert
Williams, Lynn

Marketing Manager - Area 3
Marketing Executive - Area 3

Administrative Services

Doubleday, Carol
Gunter, Carol
Johnson, Ralph
Perez, Maritza
Santiago, Consuelo

Supervisor
Clerk
File Room Clerk/BIA
Clerk
Collateral Cashier/BIA

USEAC

Hernandez, Mary

Regional Manager, International Trade

Government Contracting

Meltz, Barry

Procurement Center Representative /
Commercial Marketing Representative

FLORIDA STATE PROFILE

The Small Business Administration district offices, located in Miami and Jacksonville, serve entrepreneurs with financial, procurement, and technical assistance programs and services to create an environment where small businesses can prosper. South Florida District's Market Profile has been expanded to include the Florida State Profile to provide additional statistical overview of the people, economy, and competitively challenged areas for small business across the entire state. The Florida State Profile was created to serve as a resource to aid government officials and Congress with decision-making issues relating to small business in Florida.

DEMOGRAPHIC:

The demographics included in this profile is a compilation of the latest data from the U.S. Census Bureau and shows how the size of the population changed in the state of Florida. The data includes information on median income, housing units, and education levels obtained for the state.

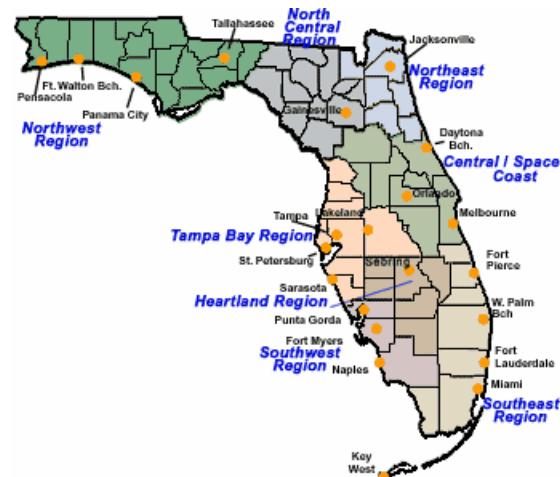
Florida's Regions

ECONOMIC:

Economic data contained in the Florida state profile provides information regarding factors that affect business expansion. Key indicators such as labor, banking, and trade are listed in the profile.

SPECIAL AREAS:

These identified geographic areas are included because part of SBA's strategic goals includes placing



Florida State Market Profile

emphasis on small business concerns located in urban or rural areas with high proportions of unemployed or low-income individuals and other groups with limited capital due to limited opportunities for small business ownership.

Strategic location, overall subtropical climate, and low cost of living attract many entrepreneurs to locate their business in Florida. The number of small businesses in Florida increased by 5.3 percent with health care, construction, and retail trade employing the greatest number of Florida workers. Passenger and cargo places the state in the top ranks for transportation in the world. Population growth has also made Florida the fourth largest state behind California, Texas, and New York with a total of almost 16 million persons. The following table provides insight into Florida's resources and how the state compares quantitatively with the rest of the nation.

QUICK FACTS & FIGURES	
POPULATION	15,982,378
► INDUSTRIES	Education Health & Social Services, Retail Trade, Professional/Administrative Services
► EXPORTS (Florida-Origin)	Computer & Electronic Products, Transportation Equipment, Chemicals
► IMPORTS	Motor Vehicles, Aircraft & Spacecraft Vehicles, Oil
► TOP TRADE PARTNERS	Brazil, Japan, Dominican Republic
► TOP AGRICULTURE PRODUCTS	Grapefruit, Oranges, Radishes, Tangerines, Sugarcane, Milk

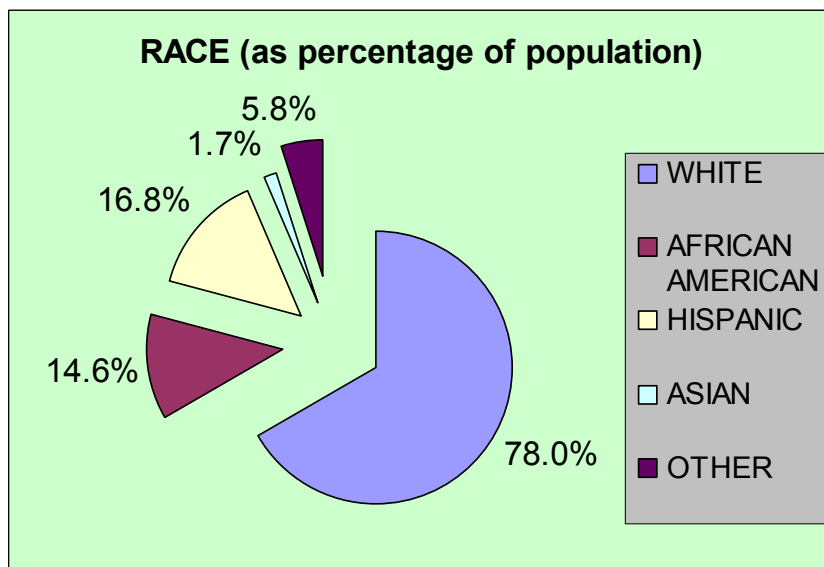
TOP STATES COMPARISON	FL	CA	TX	NY	USA
POPULATION	15,982,378	33,871,648	20,851,820	18,976,457	281,421,906
WHITE	78.0%	59.5%	71.0%	67.9%	75.1%
AFRICAN AMERICAN	14.6%	6.7%	11.5%	15.9%	12.3%
NATIVE AMERICAN	0.3%	1.0%	0.6%	0.4%	0.9%
ASIAN	1.7%	10.9%	2.7%	5.5%	3.6%
HAWAIIAN	0.1%	30.0%	0.1%	N	0.1%
MIX (Reporting other race or reporting 2 or more races)	5.4%	21.5%	14.2%	10.2%	7.9%
HISPANIC	16.8%	32.4%	32.0%	15.1%	12.5%
<i>N: Value too small to report</i>					
INCOME Per-Capita (1999)	\$21,557	\$22,711	\$19,617	\$23,389	\$21,587
BACHELOR's DEGREE (Age 25+ as a percentage of Population)	22.3%	26.6%	23.2%	27.4%	24.4%
MEDIAN HOME VALUE (Owner-Occupied)	\$105,500	\$211,500	\$82,500	\$148,700	\$119,600
PRIVATE NONFARM EMPLOYMENT (1999)	5,954,982	12,356,363	7,763,815	7,135,960	110,705,661
PRIVATE NONFARM ESTABLISHMENTS (1999)	424,089	784,935	467,087	485,954	7,008,444
MINORITY-OWNED FIRMS (Percentage of total - 1997)	22.0%	28.8%	23.9%	19.6%	14.6%
WOMEN-OWNED FIRMS (Percentage of total - 1997)	25.9%	27.3%	25.0%	26.1%	26.0%
RETAIL SALES PER CAPITA (1997)	\$10,297	\$8,167	\$9,430	\$7,678	\$9,190

POPULATION

The demographics section included in this profile is a compilation from the 2000 Census and shows the population changes in the state of Florida. The data includes information on median income, housing units, and education levels obtained for the state.

Based on the 2000 Census, Florida ranked fourth in the nation for total population with 15,982,378 persons, an increase of 23.5 percent from 1990. About 89 percent of the inhabitants live in urban areas and the remainder lives in rural areas. People over the age of 65 made up 18 percent of the state's population in 1997, compared with the national average of 13 percent. Many older people from the rest of the nation and also some from Canada move to Florida after they have retired.

Whites represented 78 percent of the people, the largest share of the population. Blacks made up 14.6 percent of the population, Asians were 1.7 percent, Native Americans were 0.3 percent, Native Hawaiians and other Pacific Islanders were 0.1 percent, and those of mixed or other heritage or not reporting race were 5.4 percent. Hispanics, who may be of any race, were 16.8 percent of the population. Many of the Hispanics in Florida are Cubans or their descendants from the island nation. The median age is 38.7 years and the largest age group is between 35 to 44 years. The fastest growing age group was ages 50 – 54 increasing by 65.9 percent from 1990 to 2000.

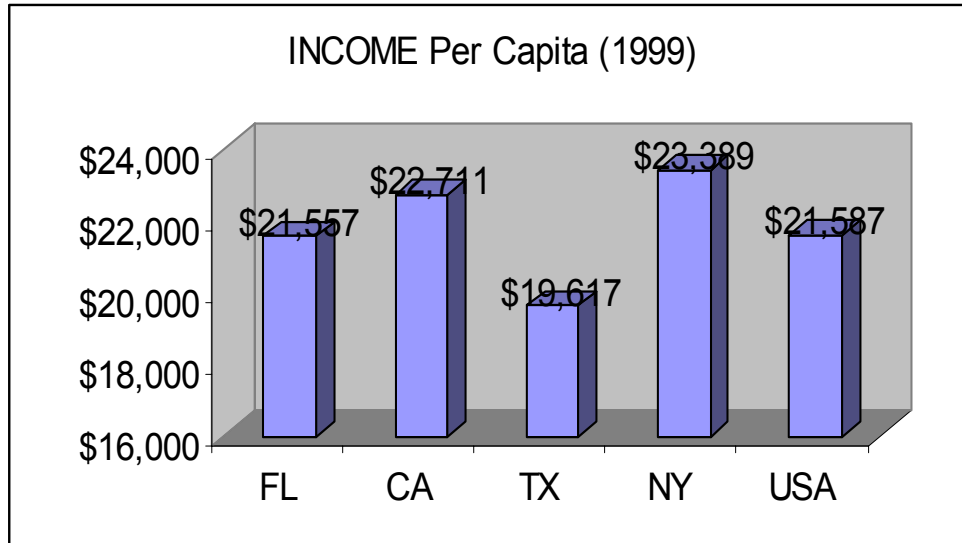


The population in the Miami metropolitan area (or Miami-Dade County) was 2.2 million in 2000. Miami is the principal commercial and manufacturing city in the state. Miami-Dade County has the largest concentration of Florida's Hispanic population, which make up over 65 percent of the population.

(Source: Census 2000. Note: The Census population represents permanent residents only. Tourists and seasonal residents are not included, but persons from foreign countries are included regardless of legal status and college students. The numbers and percentages may add to more than the total 100 percent because individuals may report more than one race.)

INCOME

Florida's median household income was \$38,819, below the national average of \$41,944. According to a report from the University of Florida, Bureau of Economic and Business Research, real personal income grew by only 2.6 percent in 2001. The income per capita was \$21,557 (Earned in 1999). In a 1997 study, there were three areas in Florida that ranked in the top 20 across the nation for per capita personal income. The West Palm Beach-Boca Raton metropolitan area, with a per capita personal income of \$38,772, ranks the highest in Florida and third in the nation, behind San Francisco and the Connecticut metropolitan area of New Haven, Bridgeport, Stamford, Danbury and Waterbury. The city of Naples, with a per capita income of \$36,210, ranked seventh in the nation, while the Sarasota-Bradenton area ranked 16th with \$31,792.



(Source: Census 2000 and U.S. Dept of Commerce – Bureau of Economic Analysis 1997)

EDUCATION

Florida spent \$6,383 per student compared to the national average of \$7,392 during the 1999-2000 school years. There were 18.4 students per teacher compared to a national average of 16. Attendance at private schools is comprised of 12 percent of Florida students. Out of the Floridians 25 years or older, 79.9% are high school graduates (national average 80.4%) and 22.3% have a bachelor's degree or higher.

Florida had 40 public and 126 private institutions of higher learning in the 2001-2002 school year. 11 state universities and other independent colleges and universities performed over \$788 million yearly in research sponsored by business and industry. This sponsored research produced more than \$95 million in royalties to the state. Florida State University is ranked fourth in the nation in terms of royalties from academic research with \$67.5 million.

BACHELOR'S DEGREE

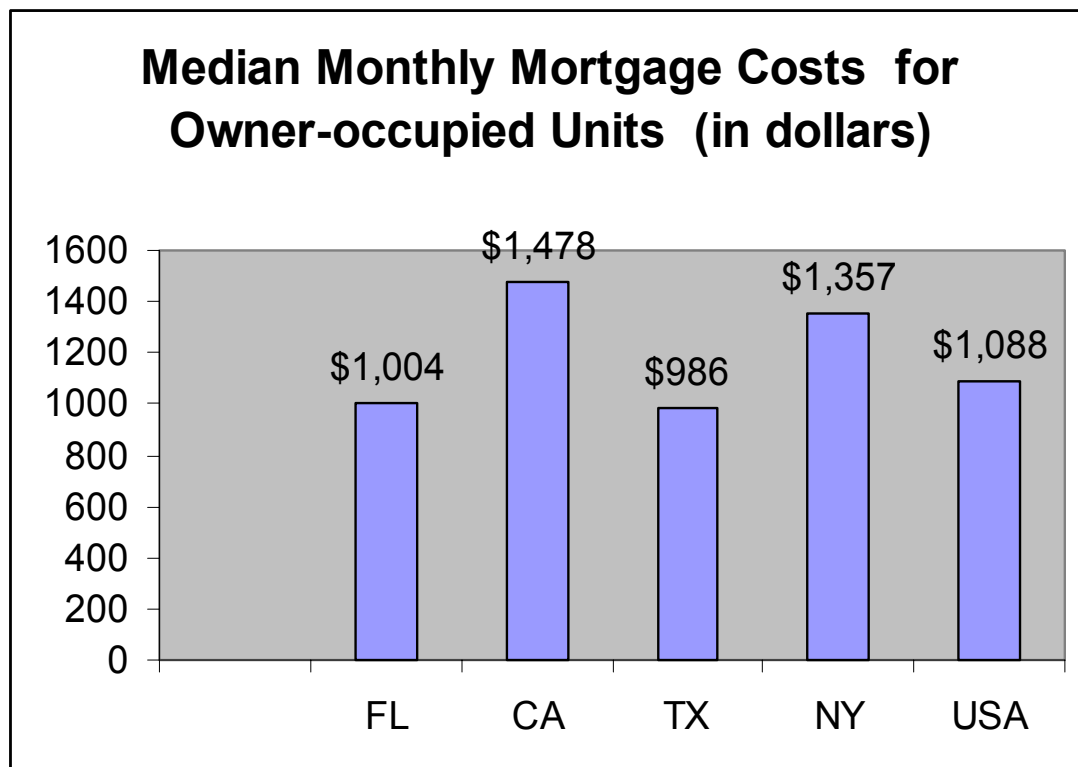
(Table shown as a percentage of population for persons age 25+)

FL	CA	TX	NY	USA
22.3%	26.6%	23.2%	27.4%	24.4%

(Source: Florida State – Department of Education)

HOUSING

In 2000, the total number of housing units in the state of Florida was 7,302,947 with 6,337,929 of these units being occupied. The percentage of households that were occupied by owners (as opposed to renters) in Florida increased from 67.2 to 70.1% from 1990 to 2000. The homeownership rate across the nation in 2000 was 67.5%. Homeowner vacancy rate was 2.2% and rental vacancy rate was 9.3%. The median value for an owner-occupied unit was \$105,500 compared to a median value of \$119,600 for the United States. Average household size was 2.46 persons per unit. According to a report by the Florida Home Builders Association, there were 105,101 building permits pulled in the state for single-family housing units. Single-family residential housing also accounts as the state's fourth largest revenue generating industry.

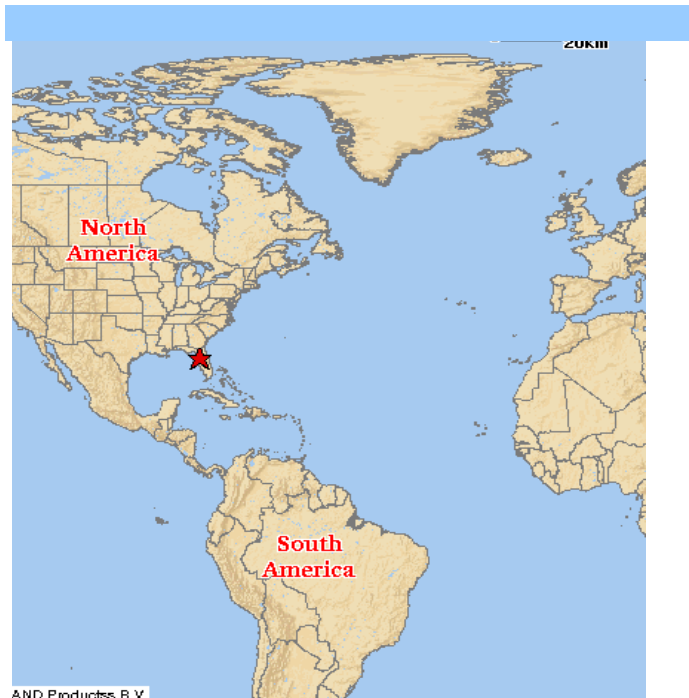


INDUSTRY SECTORS

The Economic Data section in the Florida state profile provides information regarding factors that affect business expansion. Key indicators such as labor, trade, banking, and education, are listed in the profile. There is also a section on the number of small business establishments in Florida. One key factor to the state's economy is its strategic location between Latin America, Africa and the continental United States as shown in the map below.

Florida's gross state product (GSP) was \$542.8 billion in the third quarter of 2003. The GSP is the gross market value of the goods and services attributable to labor and property located in a state.

The largest contributor to Florida's economy according to the 1997 Census was the wholesale trade sector, which contributed 26.9



percent and \$187 billion of the state's gross product. The retail trade sector followed at 21.8%. A cornerstone of this commerce is the tourism industry. Tourism has increased at a rate of 5.1% annually since 1980 (The Florida State Senate – "Florida's Highway Transportation Needs" report, Sept. 2001). An amount of people equal to three times the state's population comes to visit Florida yearly. The service industry in general caters to tourism with retail sales concentrating on selling to tourists and the real estate and finance industries creating construction developments to attract tourists to stay or spend part of the year in Florida. Entertainment and international business related activities have also contributed to Florida's economy, perhaps in part due to the globalization. Movie production, international banking, and establishing headquarters for international business have placed Florida under a spotlight around the world. Business relating to the aerospace/defense industry is also another significant economic stimulant for the state with major military bases in Jacksonville, Key West, Tampa, Cocoa Beach and Pensacola and the Kennedy Space Center in Cape Canaveral.

The following page lists the number of businesses with and without paid employees and their sales volumes by industry sector.

FLORIDA INDUSTRY SECTOR REPORT

Industry Description	All Firms		Nonemployer Firms		Employer Firms	
	Establishments	Receipts (\$1,000's)	Establishments	Receipts (\$1,000's)	Establishments	Receipts (\$1,000's)
Professional, scientific, & technical services t	201,552	32,164,693	159,149	4,933,550	42,403	27,231,143
Retail trade	169,517	155,295,022	102,874	4,103,781	66,643	151,191,241
Other services (except public administration) t	154,006	12,171,425	127,885	3,047,821	26,121	9,123,604
Construction	147,021	56,212,006	110,413	5,320,018	36,608	50,891,988
Real estate & rental & leasing	122,009	21,577,032	101,621	6,216,641	20,388	15,360,391
Health care & social assistance	98,412	34,389,275	62,844	1,830,199	35,568	32,559,076
Administrative & support & waste management & remediation t	92,976	21,605,162	71,930	1,457,512	21,046	20,147,650
Finance & insurance	70,950	N	46,165	2,679,425	24,785	N
Wholesale trade	61,765	W	30,551	2,257,521	31,214	187,079,940
Transportation & warehousing	55,354	21,692,609	45,586	1,840,479	9,768	19,852,130
Arts, entertainment, & recreation	44,877	8,921,417	40,114	1,049,942	4,763	7,871,475
Accommodation & foodservices	40,546	25,007,217	11,547	841,881	28,999	24,165,336
Manufacturing	31,139	78,204,437	15,147	726,927	15,992	77,477,510
Information	16,013	28,172,404	10,130	342,187	5,883	27,830,217
Educational services	12,738	1,212,925	10,490	154,898	2,248	1,058,027
Utilities	1,204	12,910,664	680	31,238	524	12,879,426
Mining	933	1,468,375	708	30,570	225	1,437,805
Forestry, fishing & huntings, & ag support services	X	X	13,803	441,956	X	X
All industries	1,321,012	177,590,048	961,637	37,306,546	217,179,243	359,651,866

N Not available;

W Wholesale receipts for nonemployers are not comparable to wholesale sales for employers

X Industry not in scope of Economic Census for employers;

t Total does not include employer data for out-of-scope industries;

(SOURCE: U.S. Census Bureau's 1997 Economic Census -Summary Statistics for Florida, 1997 NAICS Basis)

LABOR

Florida had a work force of 7,121,770 people in 2002. The largest share, 20 percent, was employed in the office and administrative support occupation. Another 12 percent were employed in wholesale or retail sales; 8 percent in food preparation and serving; 7 percent in transportation of goods and cargo; 6 percent in production; 5 percent in construction. Just 0.5 percent held jobs in the farming, fishing, and forestry occupations category. According to the 2000 Census, Florida's unemployment rate was 3.2% compared to the nation's unemployment rate of 3.7%. In 2002, approximately 6 percent of Florida's workers were unionized. Florida is one of only eight states with a right-to-work law, which essentially prohibits union membership as a condition of employment.

2002 Occupational Employment and Wage Estimates (for major industry groups)				
Code*	Title	Total Employees	Hourly Mean	Annual Mean
43-0000	Office and administrative support occupations	1408310	12.33	25640
41-0000	Sales and related occupations	859730	14.59	30350
35-0000	Food preparation and serving related occupations	598170	8.04	16710
53-0000	Transportation and material moving occupations	525100	11.35	23600
51-0000	Production occupations	403200	11.51	23940
47-0000	Construction and extraction occupations	377590	13.61	28300
29-0000	Healthcare practitioners and technical occupations	357530	25.54	53130
25-0000	Education, training, and library occupations	343550	19.44	40440
11-0000	Management occupations	325360	36.11	75110
49-0000	Installation, maintenance, and repair occupations	287330	15.45	32130
37-0000	Building and grounds cleaning and maintenance occupations	275710	9.04	18800
13-0000	Business and financial operations occupations	252730	24.32	50590
33-0000	Protective service occupations	205720	14.99	31180
39-0000	Personal care and service occupations	185220	9.46	19680
31-0000	Healthcare support occupations	168830	10.32	21470
15-0000	Computer and mathematical occupations	127820	26.92	56000
17-0000	Architecture and engineering occupations	118160	24.93	51850
27-0000	Arts, design, entertainment, sports, and media occupations	86160	17.42	36240
21-0000	Community and social services occupations	82600	16.18	33660
23-0000	Legal occupations	59890	35.72	74300
19-0000	Life, physical, and social science occupations	40740	22.29	46370
45-0000	Farming, fishing, and forestry occupations	32300	8.03	16700
00-0000	All Occupations	7121770	15.48	32210

Source: U.S. Dept. of Labor - Bureau of Labor Statistics (Occupational Employment Statistics)

* The SOC Code used above is the Standard Occupational Classification System implemented by the U.S. Office of Management and Budget in 2000

SMALL BUSINESSES

The number of businesses in Florida with employees increased 5.3% in 2002 to a total of 413,476. Out of these, 98.8% were small businesses (with fewer than 500 employees) and the number of self-employed individuals rose by 0.6%. Small businesses employed 45.6% of the states total non-farm workers. Women made up 38% of self-employed workers, and women-owned businesses totaled 337,800. Minority-owned businesses consisted of 22%. New business firms showed an increase of 20.5% between 2001 and 2002. Business bankruptcies decreased in 2002 by 4.9% and business terminations also decreased by 4.3% in the same period. The health care and social assistance sector employed the largest share of small business workers in 2000. Total small business income in Florida, derived in part from non-farm proprietor's income, for 2002 increased 5.8% to \$31 billion. (Source: U.S. Small Business Administration, Office of Advocacy)

Florida has built a strong infrastructure system to meet current and future demands for electricity, gas and water, telecommunications capacity and other core needs to support businesses. A network access point (NAP) is planned in Jacksonville to provide better communication links between Florida and Europe. The \$120 million Jacksonville International Technology Center, a massive fiber optic-linked Internet switchboard within a 160,000-square-foot facility, is slated to go live in 2004. The seventh NAP in the U.S., it would complement two existing NAPs in South Florida. Nonprofit Tampa Bay Water, a tri-county water wholesaler, in early 2003 began operating the largest seawater desalination facility ever built in the United States. One goal is to convert seawater efficiently enough to sell it for about \$2 per 1,000 gallons, half the typical groundwater costs. Florida Power and Light (FPL), the largest developer and operator of wind-power generation in the nation and the fastest growing electric utility in the United States, serves nearly half the state of Florida. FPL Group is adding a 1,107-megawatt unit in Manatee County as part of a \$1.1 billion project that also includes adding a 789-megawatt unit in Martin County.

The state of Florida offers incentives to stimulate job and business growth. Such incentives include tax credits for job creation, funding of roadways for better transportation, workforce training, and grants for high-impact industries such as biomedicine and aerospace. Certain geographic areas with greater needs have also had an Enterprise Zone program to stimulate economic revitalization. This program offers additional incentives to businesses located within specific zone boundaries to increase jobs and investments.

Why start a business in Florida?

STRONG INCENTIVES

- **Qualified Target Industry Tax Refund (QTI)**
Provides up to \$3,000 per new job created in targeted sectors or up to \$6,000 in Enterprise Zones or rural areas, with additional bonuses for extremely high wages.
- **Economic Development Transportation Fund**
Up to \$2 million per project is available to ease transportation woes that adversely impact a company's location or expansion decision.
- **High Impact Performance Incentive (HIPI)**
A negotiated grant used to attract and grow major facilities in designated high-impact industry segments.
- **Capital Investment Tax Credit (CITC)**
An annual credit against Florida corporate income tax for projects in designated high-impact industries that make capital investments of at least \$25 million and create at least 100 jobs.

Florida State Market Profile

- **Defense/Homeland Security Industry Incentives**
Among incentives are tax refunds to help Florida companies compete for new contracts, sales tax exemptions, grants to aid communities where bases are designated for closure and grants to help communities upgrade military-related infrastructure.
- **Quick Response Training (QRT)**
Offers customized training to secure new value-added businesses to Florida and provide existing businesses with necessary training to enable expansion.
- **Enterprise Bond Program**
Provides tax-exempt, low-interest bond financing (\$200,000-\$500,000) to manufacturing firms and nonprofits.

TAX ADVANTAGES

- NO state personal income tax
- NO corporate franchise tax levied on capital stock
- NO state-level ad valorem taxes
- NO tax on goods-in-transit
- Sales and use tax exemption on electricity used in manufacturing
- Sales and use tax exemption on manufacturing machinery and equipment for new and expanding businesses

BANKING/INVESTMENTS

The SBA aids and protects the interests of Florida's commercial banks. The Agency accomplishes this by working with lending institutions to promote loans and venture capital financing to small businesses. The loans are commonly used by businesses for office/warehouse space, additional inventory, operating expenses, and equipment. In 2002, there were 259 banks operating in Florida, and the largest group of banks by asset size was in the \$100 million to \$500 million category. Small businesses are encouraged to visit lenders that participate in SBA's certified (CLP) or preferred loan programs (PLP) for expedited handling and desirable terms of the loan package.

For the lending community, banking is an "international affair" in Florida. Many countries establish bank branch offices in the state due to its strategic location with many European and Latin American countries. International banks in the state (foreign banks, Edge Act corporations, and US-insured institutions) are vehicles for international trade by providing letters of credit, currency exchange, trade related loans, and financing projects in various countries throughout the Americas. (Source: Enterprise Florida Inc., "Financial Advantages" webpage)

Foreign direct investment, although it does not directly affect Florida's banking size, influences banking through property acquisitions and job creations in the state. Foreign direct investment in the state of Florida is valued at \$35.8 billion, ranking the state 7th in the nation for total holdings by non-US companies. When foreign companies come to Florida they need to build or purchase office/warehouse space which may require use of local bank loans. They may also inject capital (such as venture capital or company shares) into other Florida businesses. Once the foreign companies open their doors they also create local jobs. These workers contribute to Florida's economy and the banking community by paying and/or borrowing for housing, automobiles, taxes, and other consumer goods. For 2000, Florida's top foreign direct investors were France, Canada, United Kingdom, Netherlands, Japan, and Germany by ranking order. (Source: Enterprise Florida Inc., Foreign Direct Investment report 2002)

Florida State Market Profile

TRADE/CARGO

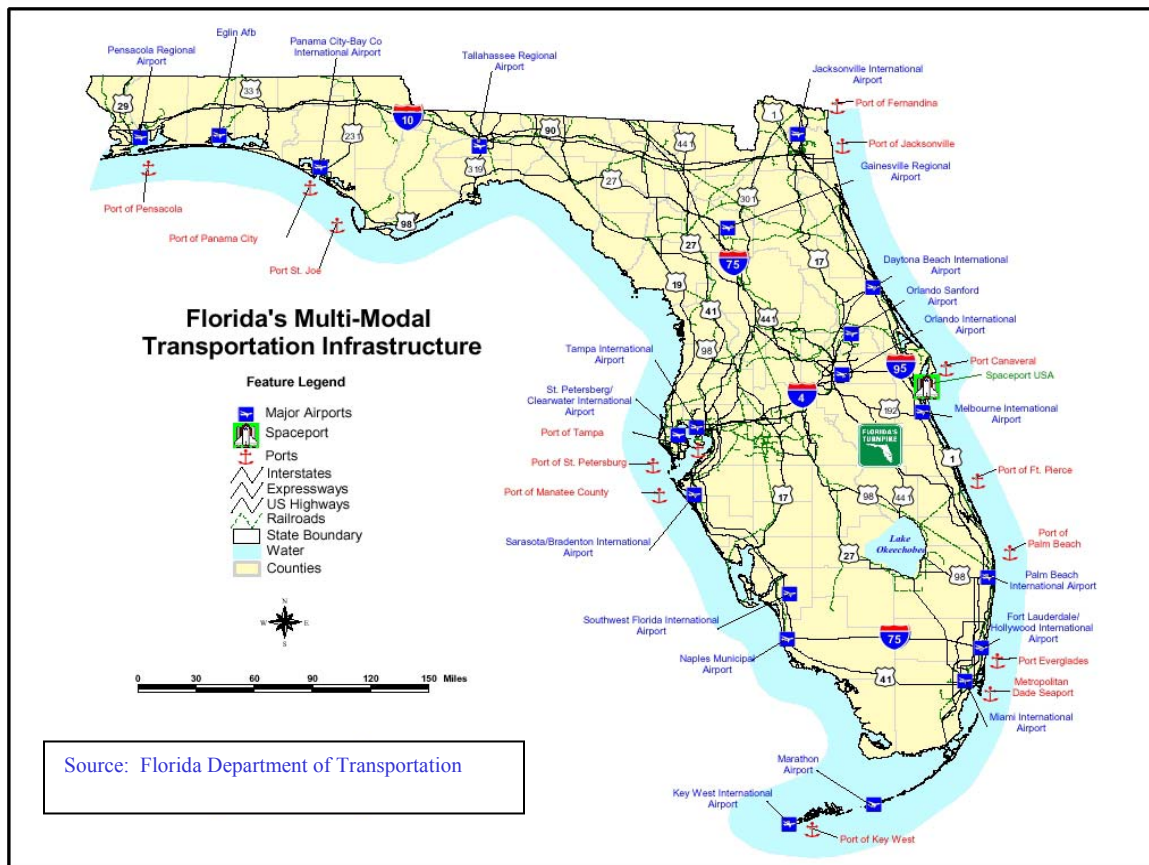
Florida is located in the southeastern most tip of the continental US making it the transportation gateway to Africa and many southern parts of the western hemisphere. Miami's International Airport is ranked 3rd in the nation for international passenger traffic (Source: Miami-Dade County Airport Authority). Florida also accounts for 6% of the nation's annual air cargo tonnage. Total merchandise trade for the state in 2002 reached \$70.1

billion and exports to all countries totaled \$32.2 billion. The state's largest exporter was Brazil accounting for \$5.2 billion in exports. The Dominican Republic was the second largest export destination at \$2.4 billion followed by

Top Florida-Origin Export Commodities 200-2002

Commodity	Millions of Dollars	% Share
Total for All Industries	\$24,544.20	100.0%
Computer and Electronic Products	\$7,226.10	29.4%
Transportation Equipment	\$3,638.50	14.8%
Chemicals	\$2,673.20	10.9%
Machinery, Except Electrical	\$2,354.20	9.6%
Miscellaneous Manufactured Commodities	\$1,272.20	5.2%

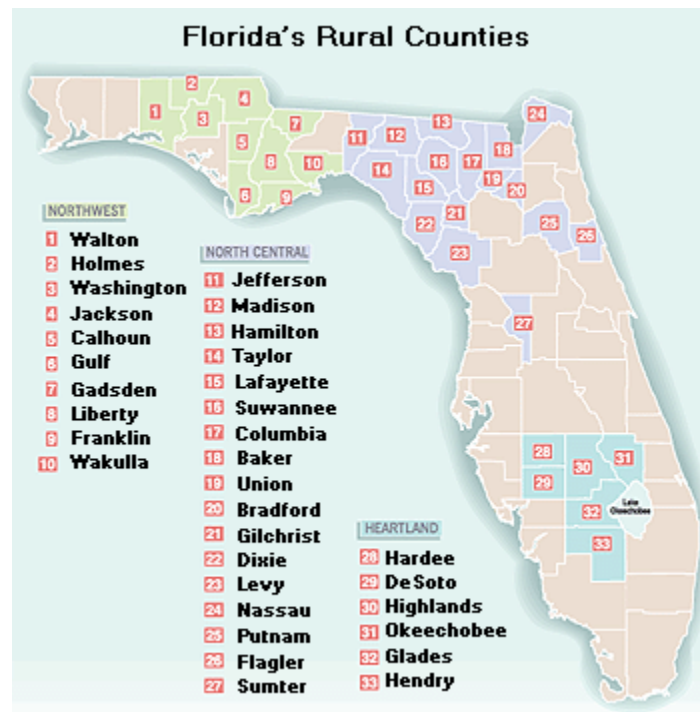
Venezuela at \$2.1 billion. Florida's leading import countries were Japan (\$4.8 billion), Brazil (\$4.3 billion), Dominican Republic (\$2.4 billion), and Germany (\$2.3 billion). (Source: Enterprise Florida Inc.'s, Florida Merchandise Trade Report 2002) From 1990 to 1999, Florida's waterborne and airborne cargo movements increased by 129%. The state's fourteen public deep water ports experienced a 16% increase in tonnage reaching more than 139 million tons. Transporting containers from these seaports increased from fewer than 1 million units (20 foot container) in 1990 to over 2.5 million units by 1999. (Source: The Florida State Senate – "Florida's Highway Transportation Needs" report, Sept. 2001) Any place in Florida is located about 100 miles from one or more of the 14 deep water ports, as shown below.



RURAL AREA DEMOGRAPHICS

Florida ranks 23rd in the nation for total land area with 53,938 square miles of land. Some of the major cities or metropolitan areas in Florida include Jacksonville, the most populated in the state with 735,617 inhabitants. The largest industries in the city are insurance and finance. Jacksonville also has an important seaport. The Tampa Bay metropolitan area is located on the Gulf Coast with 2.4 million people and contains the cities of Tampa, Clearwater, and Saint Petersburg. Tampa Bay is the western end of the Florida "high tech corridor" which houses more than 50 percent of the states high tech companies. Orlando is a city located in the center of the state and has a population of 185,951 that serves a metropolitan area of more than 1.5 million people. Orlando's major industries include citrus fruit, aerospace, and tourism where almost 50% of the state's tourists come to visit. The "Gold Coast Megalopolis" is a continuous corridor of cities and suburbs beginning in the southern part of Miami-Dade County (Homestead city) continuing north through Fort Lauderdale (Broward County) and into the northern reaches of Palm Beach County. Almost 4 million of Florida's 16 million people live here. Key West, Florida's southernmost city, and Pensacola, located on the panhandle, both have U.S. naval facilities. Saint Augustine is the nation's oldest inhabited city.

The more rural areas of Florida, approximately 33 of the state's 65 counties, offer small businesses competitively priced land, lower labor costs, a skilled workforce and ease of shipping. There is no Florida town that is located more than an approximate 2 hour drive to a seaport or airport. For small businesses that have a choice on where to locate, there are real incentives and advantages for choosing to establish themselves in a rural or other special designated area instead of a metropolitan area. Florida's rural counties, designated by the U.S. Office of Management and Budget in 1993, are shown on the map to the left. The U.S. Dept. of Agriculture (Economic Research



Service), further classified these counties into one of six non-overlapping economic types:

- Farming-dependent
- Mining-dependent
- Manufacturing-dependent
- Government-dependent
- Services-dependent
- Nonspecialized.

(See definitions in Appendix)

The SBA also recognizes these special geographic areas and places emphasis on small business concerns located in urban or rural areas with high proportions of unemployed or low-income individuals and other groups with limited capital due to limited opportunities for small business ownership. These

Florida State Market Profile

identified “special” geographic areas are considered because SBA wishes to significantly increase the success of small businesses within parts of society confronting competitive opportunity gaps. SBA’s strategy includes special focus programs intended to streamline programs via client-centric technology, such as Internet-based communications. Other sectors of the population that these special focus programs include are ethnic populations, women, veterans, and place-based (HUBZone, Low or Moderate Income Areas, Enterprise Communities/Empowerment Zones). Similar to SBA’s place-based strategy, the state of Florida also establishes its own Rural or Urban Enterprise Zones which are specific geographic areas targeted for economic revitalizing by offering tax advantages and incentives to businesses locating within the zone boundaries.

(Sources: California State University, Fullerton – Online Geography Library. U.S. Small Business Administration – Strategic Plan and YES Intranet. Enterprise Florida Inc – Enterprise Zones website.)

SMALL BUSINESSES in SPECIAL AREAS

For historically challenged areas the federal, state, local government agencies have joined efforts to revitalize these areas through economic development and training. At the Federal level there is the Community Empowerment Program, established by the Omnibus Budget Reconciliation Act of 1993 (OBRA 1993). OBRA 1993 authorized the U.S. Department of Health and Human Services (HHS) to grant funds to states for the Empowerment Zones (EZ) and Enterprise Communities (EC), and the U.S. Departments of Agriculture (USDA) and Housing and Urban Development (HUD) to designate the EZs and ECs. Initially, the USDA administered the rural portion of the program and HUD administered the urban portion. HUD later became involved with rural areas as well through a third program they created called Renewal Communities (RC).

These areas are defined by census tracts and may contain a maximum of 30,000 people and 1,000 square miles. There must also be a notable sign of poverty, unemployment, and overall distress throughout the area. Most of these areas also fall into the category of "rural". However, not all rural areas automatically qualify as applicants for an empowerment program.

There are two federally designated enterprise communities and no federal empowerment zones in Florida. The ECs in Florida are Jackson County EC and the Empowerment Alliance of Southwest Florida EC. The remaining rural communities that completed the planning process for EZ or EC designation but were not accepted were still recognized by the USDA under the "Champion Communities" program. Eight communities in the state of Florida are designated Champion Communities and receive project specific funding. The principle components of the empowerment program are job creation, economic development, creating community partnerships, and development of a strategy for change. The program was divided into "Rounds" that provided different levels of funding to the different program types (EZ or EC). The table below lists the specifications about each round.

In conjunction with Federal government agencies, the state of Florida has a similar community empowerment program for those areas of the state facing challenges with the sustainability of their community and economic development. There are 51 state Enterprise Zones (EZ), 25 Urban Enterprise Zones and 26 Rural Enterprise Zones, in Florida. Florida's State Legislature passed the Florida Enterprise Zone act of 1994 which is mostly based on the federal government's Empowerment Program.

United States Rural Empowerment Program

(U.S. Dept. of Agriculture and U.S. Dept. of Housing and Urban Development)

Round	Empowerment Program	Effective Date	Funds
1 *	EZ	August 10, 1993	\$40 Million per EZ
	EC	August 10, 1993	\$2.97 million per EC
2 **	EZ	December 24, 1998	\$2 Million per EZ
	EC	December 24, 1998	\$250,000 per EC
3	EZ	January 1, 2002	\$100,000 initially per EZ
	EC	January 1, 2002	
* (10 year grant funded from Health and Human Services Title 20, Social Service Block Grant)			
** (8 year grant funded from U.S. Dept. of Agriculture's FY2000 budget)			

The state uses their EZ programs to offer incentives and tax advantages for new businesses moving into one of these zones. Available Enterprise Zone incentives include: job tax credits for employing zone residents, sales tax refunds on business equipment, sales tax refunds on building materials, Enterprise Zone property tax credit and sales tax exemptions on electrical energy.

Plentiful incentives for Florida businesses in rural/special areas

Qualified Target Industry Tax Refunds. QTI tax refunds are enhanced for rural locations. The cash tax refund program, over a minimum of four years, pays at least \$4,800 per job created for eligible companies involved.

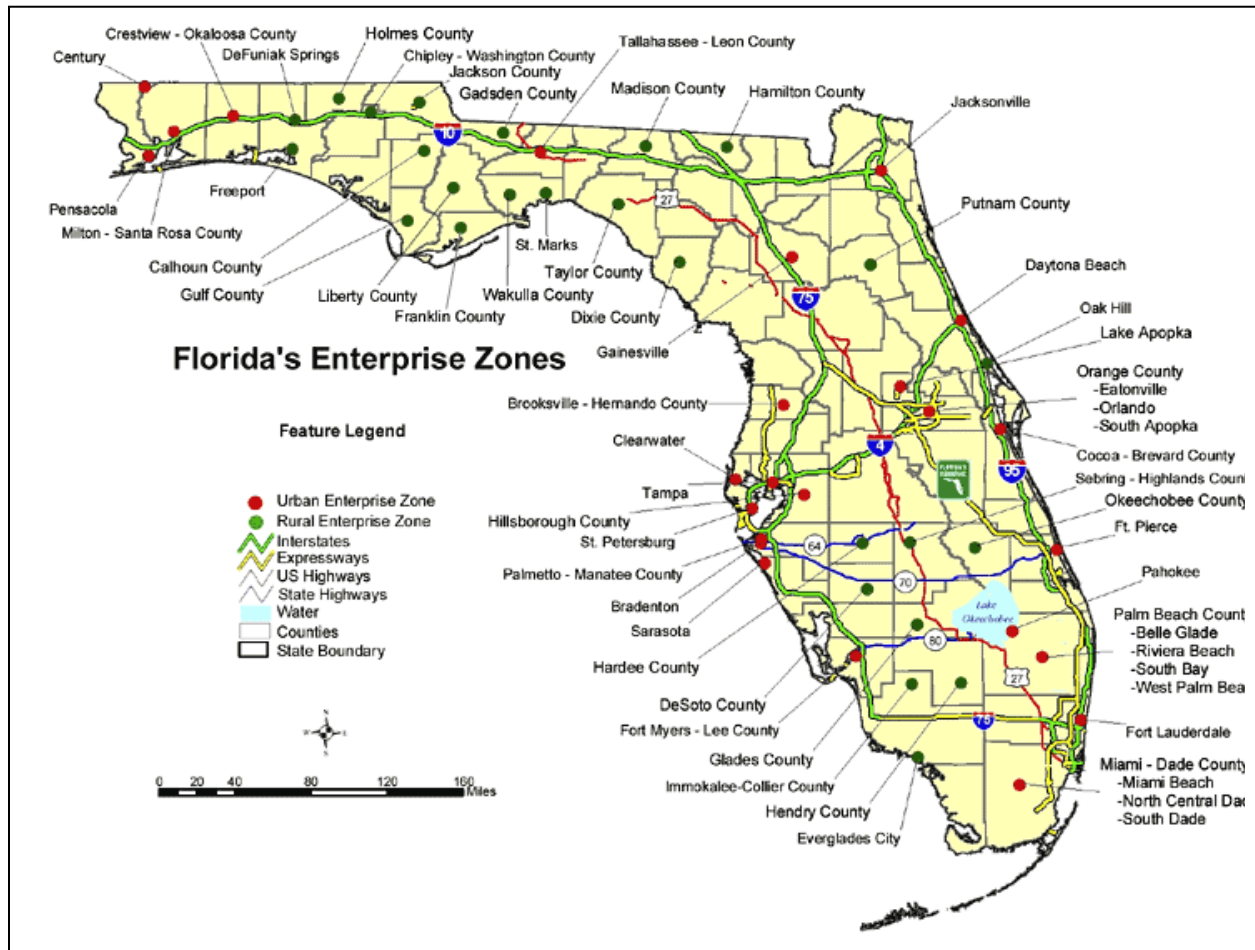
- **Economic Development Transportation Fund.** Known as the Road Fund, the EDTF also is enhanced for rural locations. Grants go to local governments on behalf of business, with the monies used for road improvements - up to \$2 million per project.
- **Rural Job Tax Credit.** A tax credit may be taken by eligible businesses for the creation of a new job (against sales and use or corporate income tax) at \$1,000 for each job created.
- **Quick Response Training.** QRT grant funding is available to reimburse companies for customized training costs for new employees.
- **Incumbent Worker Training.** Grant funding is available for reimbursement of training costs for existing employees.
- **Rural Infrastructure Fund.** Grants made to local government on behalf of a business for public infrastructure upgrades may fund up to 30 percent of those costs.
- **Community Development Revolving Loan Program.** Loan or loan guaranty for a specific project that will lead to new jobs and increase the economic vitality and diversification of Florida's rural counties.

Targeted assistance

Also important are incentives available in Rural Enterprise Zones (REZ) located in most of the 33 Crossroads counties (www.floridaenterprisezones.com):

- **REZ Jobs Tax Credit.** A tax credit for up to 24 months is allowed against corporate income tax or sales and use tax for new jobs created. The credit is for 30 percent of wages paid to employees living in a Rural Enterprise Zone. The credit increases up to 45 percent if more than 20 percent of employees live there.
- **REZ Property Tax Credit.** A tax credit is allowed on corporate income tax equal to 96 percent of ad valorem taxes paid on the new or improved property, for up to \$25,000 per year for five years; the cap is \$50,000 per year if 20 percent of the employees live within the REZ.
- **REZ Business Equipment Sales Tax Refund.** This is a refund of sales taxes paid on business property with a sales price of at least \$5,000 per unit; the property must be used exclusively in the REZ for at least three years.
- **REZ Building Materials Sales Tax Refund.** This is a refund of sales taxes paid on the purchase of building materials used to rehabilitate real property. Up to \$5,000 is refundable (or \$10,000 if 20 percent of the employees live within the REZ) per parcel of real estate.

STATE ENTERPRISE ZONES (Source: Enterprise Florida Inc.)

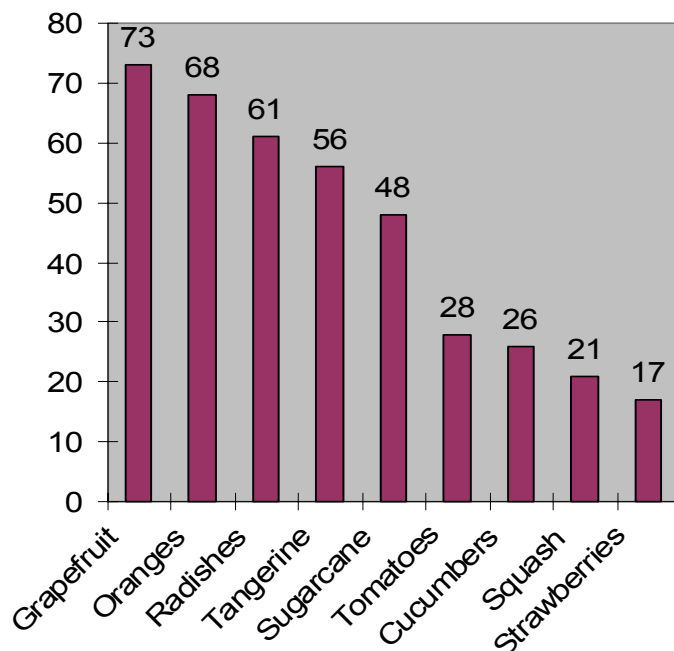


AGRICULTURE

In 2002 there were 44,000 farms in Florida. Just 66 percent of them had annual sales of more than \$10,000. Many of the rest were part-time operations for people who held other jobs. Farmland occupied 4.1 million hectares (10.2 million acres). Of that land 34 percent was planted in crops, and the rest was mostly pasture. Some 44 percent of the cropland was irrigated.

The sale of crops accounted for 77 percent of Florida's farm income in 2001. The sale of livestock and livestock products accounted for the remaining 23 percent. The principal crops are oranges and other citrus fruit, greenhouse and nursery products, tomatoes and other vegetables, and sugarcane. Livestock raised in Florida include beef and dairy cattle, chickens for eggs and meat, hogs, and Thoroughbred horses.

**Agriculture Sales as a Percent
of the Nation's Cash Receipts**



A1 Patterns of Farming

In the Florida panhandle, where commercial agriculture is not a major activity, livestock, cotton, peanuts, and other crops are raised on a relatively small scale. Farther east and southeast, in the northern part of the peninsula, agriculture is more important. In this area the chief crops are tobacco, peanuts, cotton, and vegetables. Dairy cattle and chickens are also raised. In central Florida, the leading crops are oranges and other citrus fruits. However, this area is also noted for its vegetable farms, ornamental horticulture, cattle ranches, and horse farms. In south central and southern Florida, the principal crops are vegetables and sugarcane. Cattle are also raised.

A2 Citrus Fruit

Florida State Market Profile

Florida leads all other states in the production of citrus fruits. Each year the state accounts for two-thirds of the total U.S. citrus crop. It ranks first in the nation in the production of oranges and grapefruit. Other kinds of citrus fruits grown include tangerines, tangelos, and limes. The fruits are grown in groves that generally cover less than 8 hectares.

The preferred land for growing citrus fruit is the rolling lake district of the central Florida peninsula, where the numerous bodies of water retain their warmth in cold weather and help reduce frost hazards. The gently sloping terrain causes cold air to sink into hollows below the level of the fruit. Most citrus in Florida is grown without irrigation, but sprinkler systems are used to irrigate the groves during especially dry years. These systems also supply water for spraying the fruit during brief episodes of below-freezing, nighttime temperatures. The water freezes on the citrus fruit and insulates the fruit's interior.

Percent of 1997 employment in farm and farm-related jobs

	Rural	Metro	State
Total	22.9	14.1	14.6
Production	6	0.9	1.2
Farm inputs	0.5	0.2	0.2
Processing & marketing	1.6	0.9	1
Wholesale & retail trade	12.6	11.5	11.5

A3 Sugar

Sugarcane is extremely sensitive to frost, and where frosts occur, it must be replanted every year. The southernmost part of Florida is one of the few places in the mainland United States where such replanting is not necessary. Six to seven crops may be obtained from one planting. The city of Clewiston, on the southern shore of Lake Okeechobee, is the center of Florida's sugarcane cultivation. Production was expanded after 1961, when the United States stopped importing Cuban sugar because of political differences.

A4 Vegetables and Noncitrus Fruits

Florida is noted for the production of early vegetables and fruit. The growing of vegetables and fruit for sale early in the year is a modern development that owes its advance in part to the demand for fresh vegetables in states north of Florida. Florida's warm near-tropical climate allows its farmers to produce crops earlier than farmers in most other states and thus to obtain good prices in cities north of Florida. Tomatoes are the most valuable winter crop, and potatoes, sweet corn, celery, carrots, and lettuce are also grown.

Watermelons are a valuable summer crop in Florida and, like early vegetables, they are shipped mainly to Northern cities. Strawberries are another important crop. The Plant City area, east of Tampa Bay, is the center for strawberry cultivation. Together with Sanford, it is also a leading celery-producing center. Cucumbers are grown mainly in northern Florida, and early white potatoes are a specialty of the Hastings area. Among the other kinds of fruit grown in Florida are avocados, figs, persimmons, guavas, mangoes, pineapples, peaches, and grapes.

Florida is one of the major cattle-raising states east of the Mississippi River. The rolling grassland in central Florida is the heart of the beef cattle country. Rodeos, ranches, and cowboys there provide an atmosphere more characteristic of the West than of the Atlantic Coast. Dairying meets the demand for fresh milk and other dairy products within the state. Thoroughbred horses are also raised in large numbers. Most of the stud farms are in the Ocala area of north central Florida. Poultry raising is an important, growing segment of the state's livestock industry. Some hogs and sheep are also raised in Florida.

More than 44,000 Florida commercial farmers are among the most productive in the world, furnishing the nation with a dependable and safe supply of food and providing Florida with a stable economic base.

Florida is the nation's No. 9 ranked agriculture state with total cash receipts of over \$6.9 billion in 2000.

Florida is the nation's No. 1 citrus and sugarcane producing state, No. 2 in greenhouse and nursery production as well as tomato and strawberry production, and ranks No. 4 in aquaculture and honey production.

State farmers led the nation in the production of 8 major agricultural commodities in 2000, including oranges, sugarcane, grapefruit, cucumbers, fresh snap beans, sweet corn, tangerines and radishes.

Florida accounted for more than 73 percent of the total U.S. cash receipts for grapefruit, 68 percent for oranges, 61 percent of radishes, 56 percent of tangerines, 48 percent of the cane for sugar, 28 percent tomatoes, 26 percent for cucumbers, 21 percent for squash and 17 percent for strawberries.

Florida produced more than 20 percent of the nation's fresh vegetables with sales of \$1.7 billion. Citrus sales topped \$1.6 billion in 2000.

Florida livestock sales amounted to \$1.4 billion in 2000, accounting for nearly 20 percent of the state's farm sales.

Florida is the leading milk-producing state in the Southeast, ranks 13th nationally in cash receipts and 15th nationally in production with sales of more than \$428.8 million in 2001.

The horse industry generated product valued at \$2.2 billion with 240,000 Floridians involved in the horse industry.

The Ocala area ranks as the world's fourth largest breeding and training area, behind Lexington, Ky.; Newmarket, England, and Chantilly, France. Florida overtook California in 1998 to become the nation's second largest producer of registered Thoroughbred

Florida is the world leader in phosphate rock production, producing approximately 75 percent of the U.S. phosphate supply and about 25 percent of the world supply annually.

Of the Florida rock mined, 90 percent is used to make fertilizer for the production of food and fiber on Florida and U.S. farms.

To the State:

Florida farmers utilized a little more than 10 million of the state's 35 million acres to produce Florida's safe, affordable and abundant food supply.

Florida farmers employed an average of 66,000 farm workers monthly in 2000, and paid them more than \$1 billion. They accounted for a \$20 billion direct impact on the state's economy.

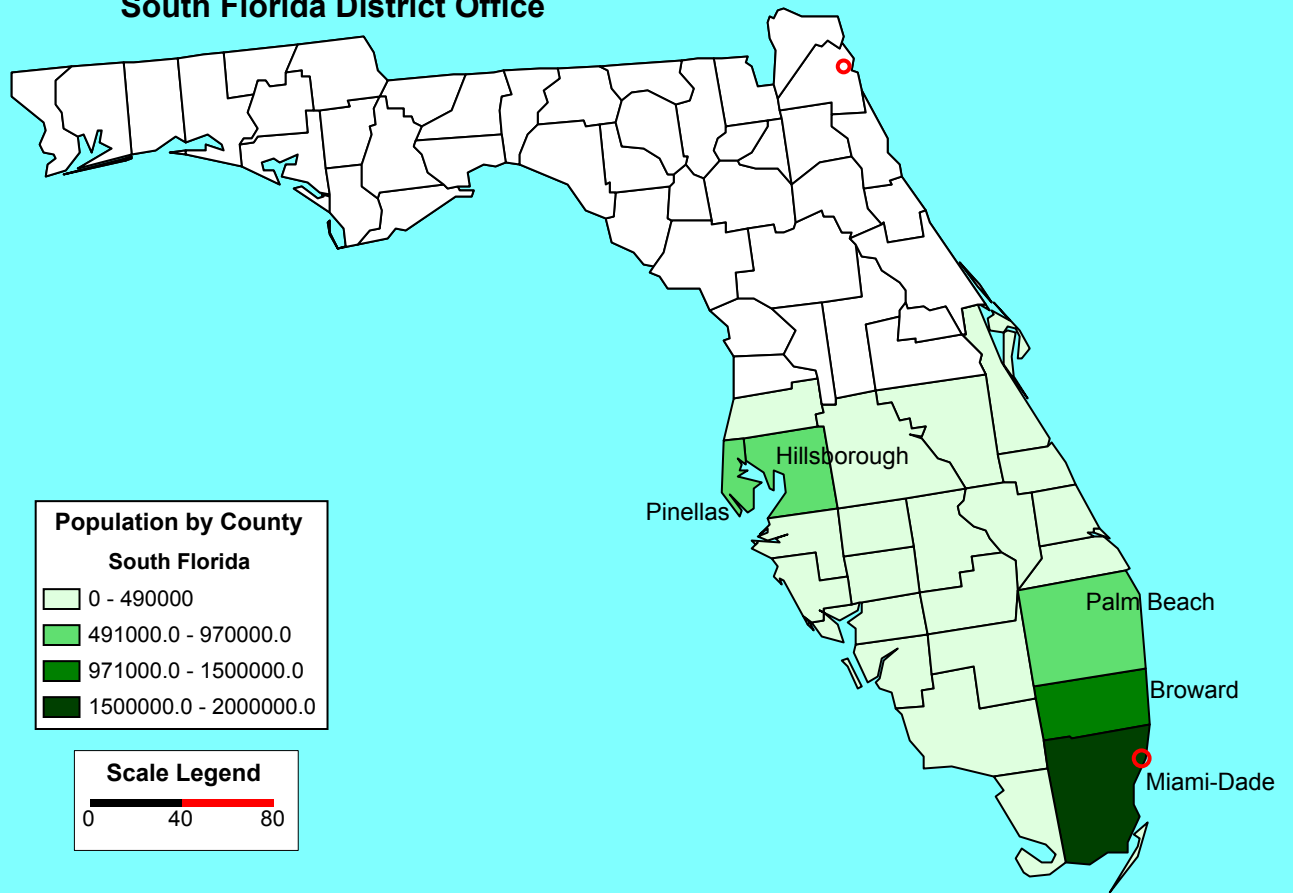
Florida's total citrus production reached the fourth highest on record with more than 279 million boxes harvested in 1999-2000, and increased its total value to over \$1.6 billion and its on-tree value to \$760 million.

South Florida District Office
General Population by County

SOURCE: U.S. Census 2000
FY 2005

County	General Population
Brevard	476,230
Broward	1,623,018
Charlotte	141,627
Collier	251,377
DeSoto	32,209
Glades	10,576
Hardee	26,938
Hendry	36,210
Highlands	87,366
Hillsborough	998,948
Indian River	112,947
Lee	440,888
Manatee	264,002
Martin	126,731
Miami-Dade	2,253,362
Monroe	79,589
Okeechobee	35,910
Osceola	172,493
Palm Beach	1,131,184
Pasco	344,765
Pinellas	921,482
Polk	483,924
Sarasota	192,695
St. Lucie	325,957
Total	10,570,428

South Florida District Office



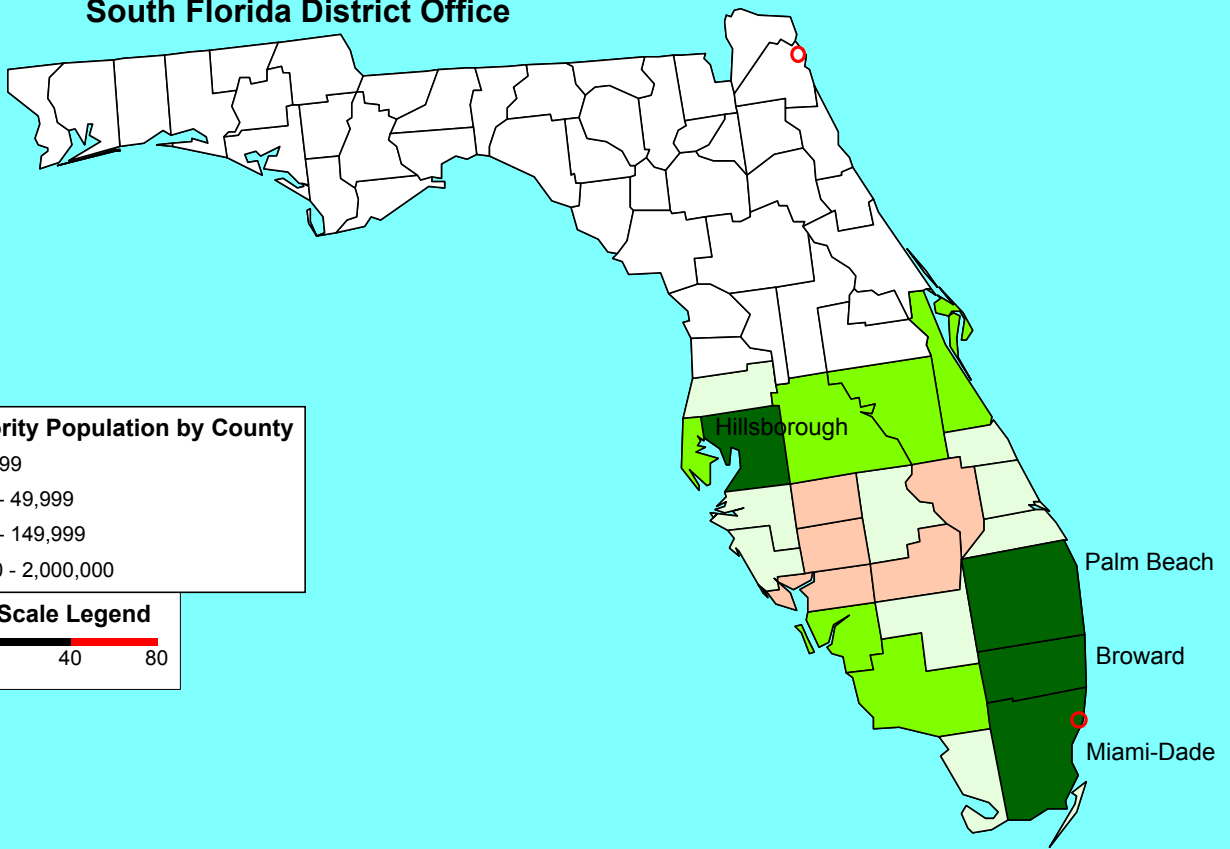
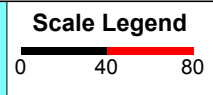
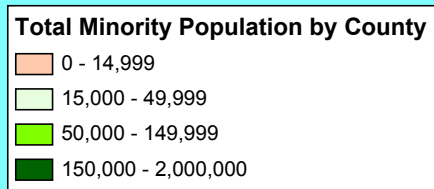
South Florida District Office

General and Minority Population by County and Group

SOURCE: U.S. Census 2000

County	Total	African American	Asian American/ Pacific Islander	Hispanic American	Native American	Total Minority	Total Non-Minority
Brevard	476,230	40,000	7,457	21,970	1,765	71,192	405,038
Broward	1,623,018	333,304	37,497	271,652	3,867	646,320	976,698
Charlotte	141,627	6,219	1,247	4,667	1,207	13,340	128,287
Collier	251,377	11,419	1,722	49,296	1,569	64,006	187,371
DeSoto	32,209	4,098	144	8,019	131	12,392	19,817
Glades	10,576	1,114	37	1,594	35	2,780	7,796
Hardee	26,938	2,244	96	9,611	81	12,032	14,906
Hendry	36,210	5,340	174	14,336	162	20,012	16,198
Highlands	87,366	8,155	946	10,542	917	20,560	66,806
Hillsborough	998,948	149,423	22,674	179,692	21,947	373,736	625,212
Indian River	112,947	9,253	868	7,381	277	17,779	95,168
Lee	440,888	29,035	3,609	42,042	1,248	75,934	364,954
Manatee	264,002	21,611	2,499	24,540	728	49,378	214,624
Martin	126,731	6,673	877	9,506	382	17,438	109,293
Miami-Dade	2,253,362	457,214	32,552	1,291,737	4,365	1,785,868	467,494
Monroe	79,589	3,795	692	12,553	301	17,341	62,248
Okeechobee	35,910	2,844	256	6,684	193	9,977	25,933
Osceola	172,493	12,702	3,944	50,727	790	68,163	104,330
Palm Beach	1,131,184	156,055	17,819	140,675	2,466	317,015	814,169
Pasco	344,765	7,148	3,362	19,603	1,209	31,322	313,443
Pinellas	921,482	82,556	19,468	42,760	2,719	147,503	773,979
Polk	483,924	65,545	4,722	45,933	1,839	118,039	365,885
Sarasota	192,695	13,621	2,616	14,142	717	31,096	161,599
St. Lucie	325,957	29,714	1,932	15,733	464	47,843	278,114
Total	10,570,428	1,459,082	167,210	2,295,395	49,379	3,971,066	6,599,362

South Florida District Office



South Florida District Office

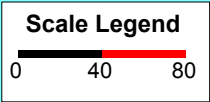
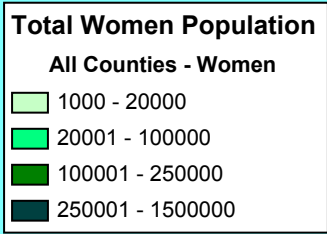
Women Population by County

SOURCE: U.S. Census 2000

FY 2005

County	Women Population
Brevard	243,044
Broward	839,786
Charlotte	73,979
Collier	125,521
DeSoto	14,106
Glades	4,775
Hardee	12,293
Hendry	16,090
Highlands	44,766
Hillsborough	510,176
Indian River	58,314
Lee	225,384
Manatee	136,453
Martin	64,539
Miami-Dade	1,164,467
Monroe	37,210
Okeechobee	16,665
Osceola	87,471
Palm Beach	584,445
Pasco	179,348
Pinellas	482,523
Polk	246,558
Sarasota	171,539
St. Lucie	98,576
TOTAL	5,438,028

South Florida District Office



Hillsborough

Pinellas

Palm Beach

Broward

Miami-Dade

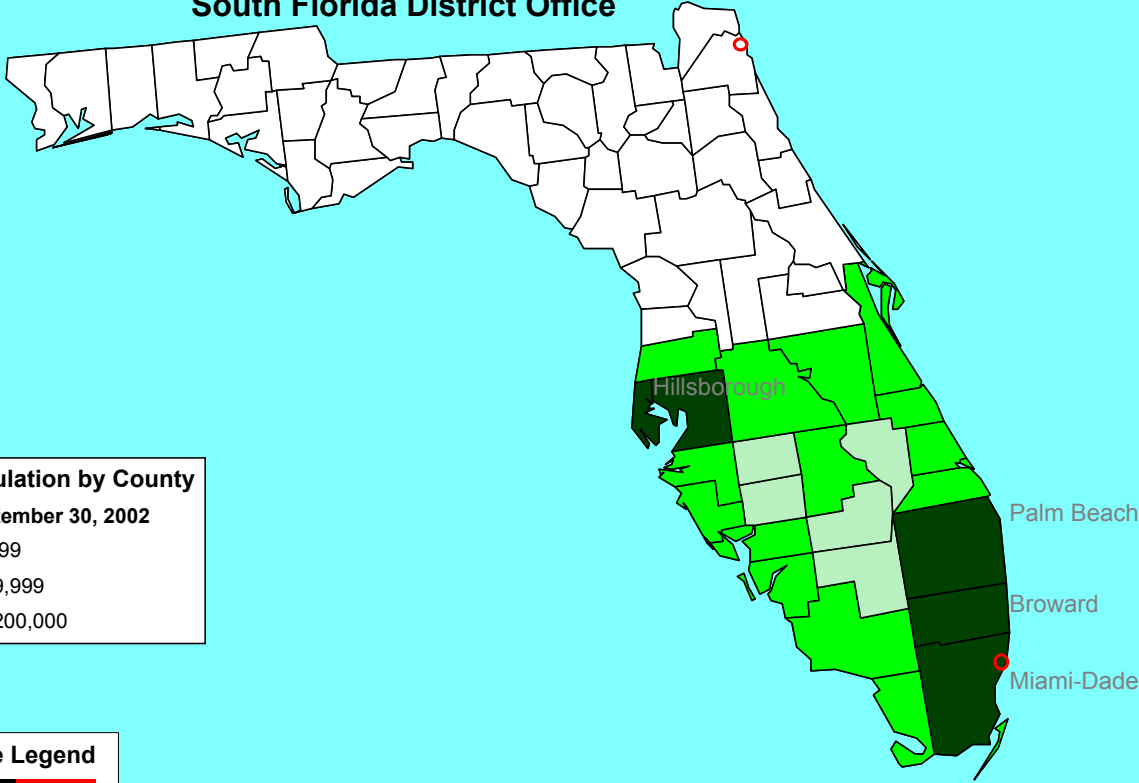
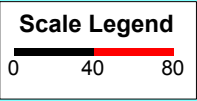
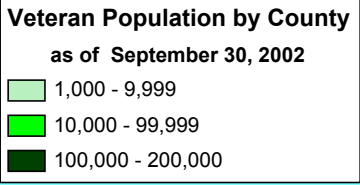
South Florida District Office

Veteran Population by County

SOURCE: U.S. Department of Veterans Affairs
Office of the Actuary, Office of Policy and Planning

COUNTY	Veteran Population
Brevard	66,393
Broward	162,395
Charlotte	19,362
Collier	23,353
DeSoto	3,252
Glades	1,199
Hardee	2,320
Hendry	2,732
Highlands	10,145
Hillsborough	113,054
Indian River	14,033
Lee	51,620
Manatee	30,431
Martin	15,788
Miami-Dade	186,558
Monroe	13,394
Okeechobee	4,018
Osceola	16,039
Palm Beach	116,671
Pasco	43,110
Pinellas	121,889
Polk	55,719
Sarasota	41,560
St. Lucie	22,251
Total	1,137,286

South Florida District Office



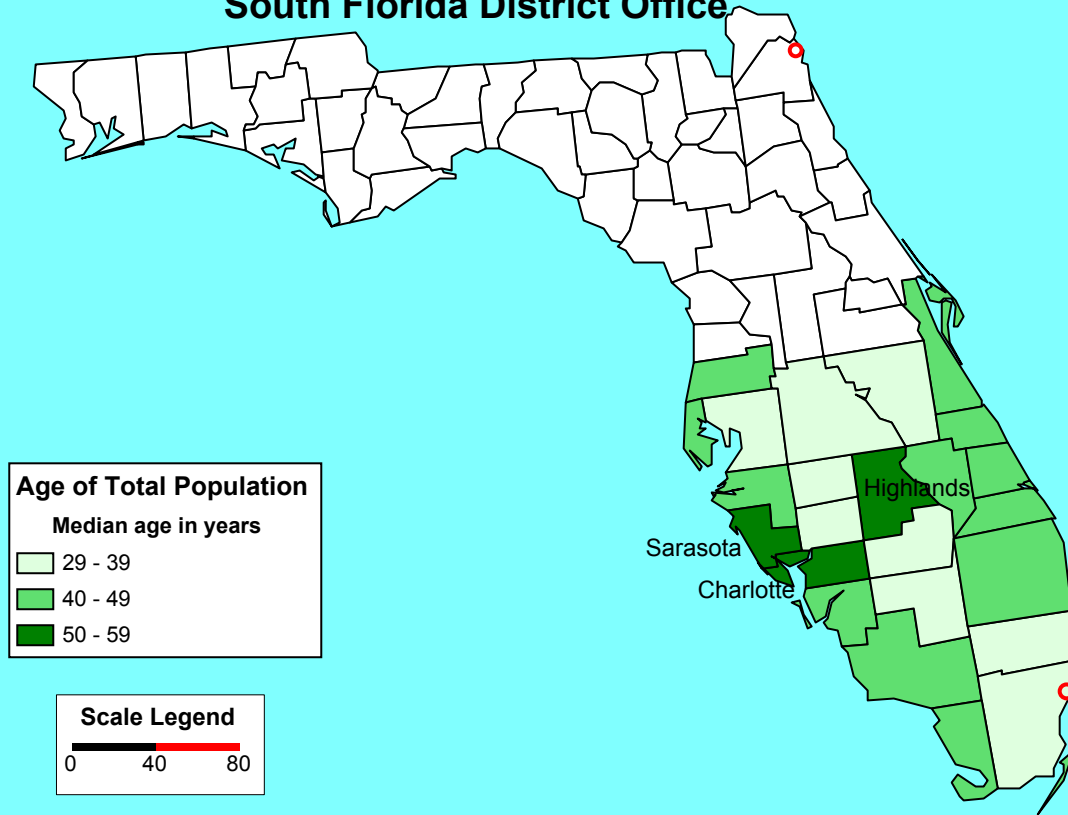
South Florida District Office

Average Age of Population by County

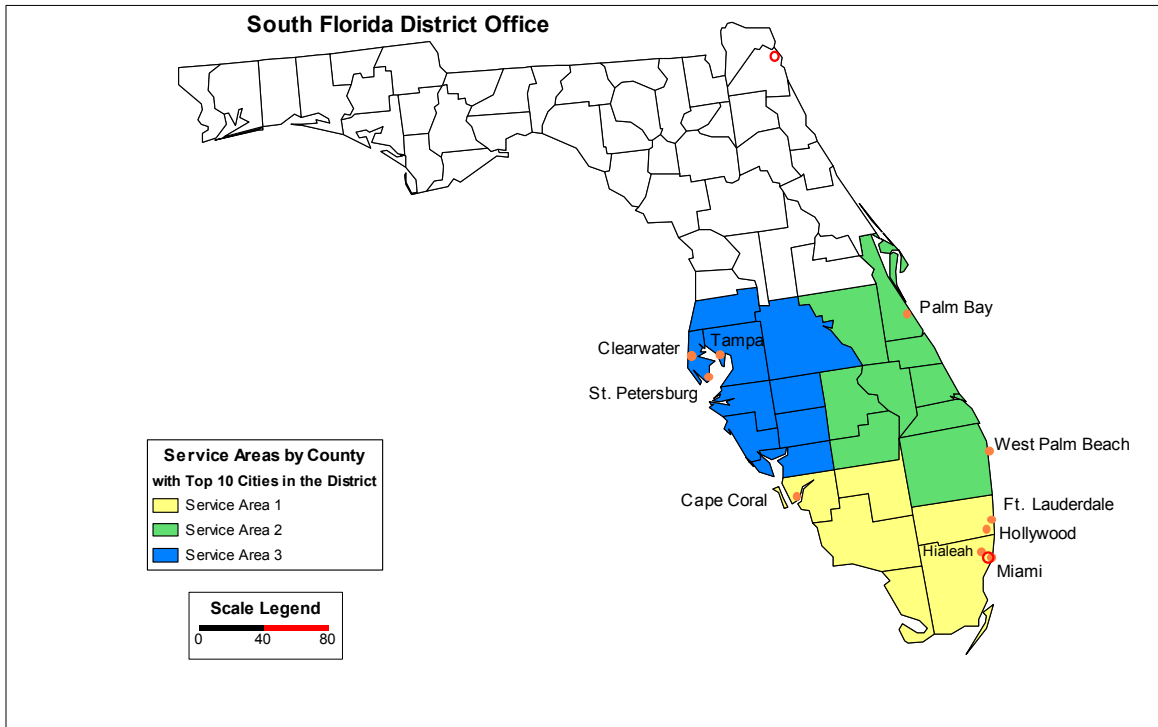
SOURCE: U.S. Census 2000

County	Median Age
Brevard	41.4
Broward	37.8
Charlotte	54.3
Collier	44.1
DeSoto	36.5
Glades	40.2
Hardee	32.7
Hendry	29.5
Highlands	50
Hillsborough	35.1
Indian River	47
Lee	45.2
Manatee	43.6
Martin	47.3
Miami-Dade	35.6
Monroe	42.6
Okeechobee	36.7
Osceola	34.6
Palm Beach	41.8
Pasco	44.9
Pinellas	43
Polk	38.6
St. Lucie	42
Sarasota	50.5

South Florida District Office



Service Areas (geographically color shaded) and Top 10 Cities (● Color Coded Points)



Service Area 1

Counties

Broward
Collier
Hendry
Lee
Miami-Dade
Monroe
Total

Population

1,623,018
251,377
36,210
440,888
2,253,362
79,589
4,684,444

Service Area 2

Counties

Brevard
Glades
Highlands
Indian River
Martin
Okeechobee
Osceola
Palm Beach
St. Lucie
Total

Population

476,230
10,576
87,366
112,947
126,731
35,910
172,493
1,131,184
325,957
2,479,394

Service Area 3

Counties

Charlotte
Desoto
Hardee
Hillsborough
Manatee
Pasco
Pinellas
Polk
Sarasota
Total

Population

141,627
32,209
26,938
998,948
264,002
344,765
941,482
483,924
192,695
3,426,590

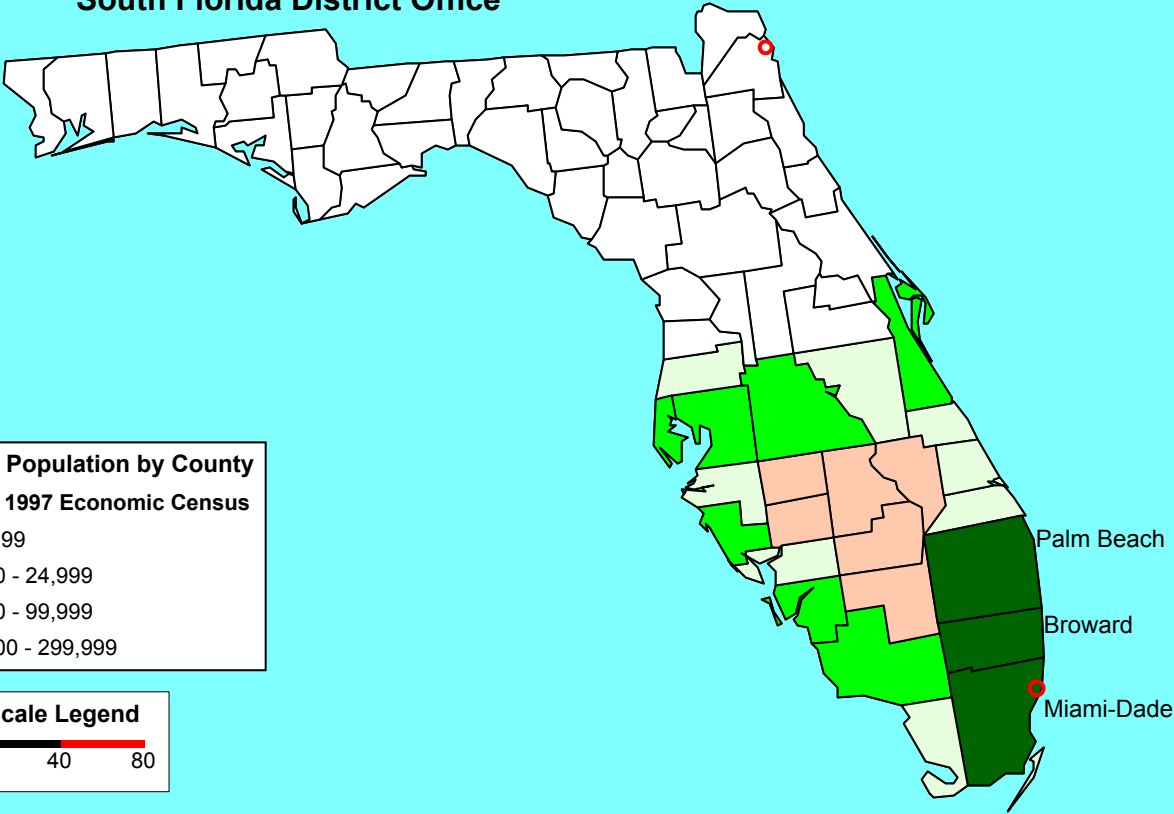
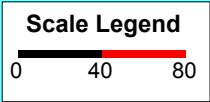
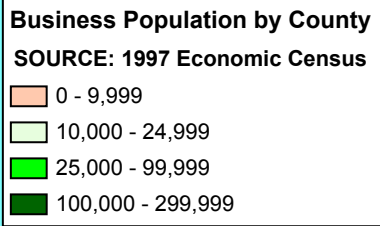
Grand Total

10,570,428

South Florida District Office
Business Population by County
 SOURCE: 1999 - 2000 U.S. Economic Census

County	1997 Population	1999 population
Brevard	35,102	37,787
Broward	152,040	167,440
Charlotte	10,788	11,860
Collier	25,818	28,378
DeSoto	1,485	1,595
Glades	475	495.00
Hardee	1,351	1,408
Hendry	1,807	1,874
Highlands	5,548	5,839
Hillsborough	73,599	82,175
Indian River	10,364	11,173
Lee	38,541	42,251
Manatee	18,527	20,458
Martin	12,889	13,888
Miami-Dade	238,602	262,177
Monroe	12,452	13,323
Okeechobee	2,259	2,349
Osceola	10,384	11,831
Palm Beach	110,630	121,215
Pasco	21,457	23,586
Pinellas	78,654	83,756
Polk	29,421	32,194
Sarasota	36,349	39,212
St. Lucie	13,255	13,977
TOTAL	941,797	1,030,241

South Florida District Office



South Florida District Office

Major Industry Groups by County

1997 - 1999 U.S. Economic Census
FY 2004

County	Major Industry Groups
Brevard	Services; Retail Trade; Construction
Broward	Services; Finance, Insurance, and Real Estate; Retail Trade
Charlotte	Services; Retail Trade; Construction
Collier	Services; Retail Trade; Finance, Insurance, and Real Estate
DeSoto	Services; Retail Trade; Construction
Glades	Retail Trade; Services; Finance, Insurance, and Real Estate
Hardee	Services; Retail Trade; Wholesale Trade
Hendry	Services; Retail Trade; Construction
Highlands	Services; Retail Trade; Construction
Hillsborough	Services; Retail Trade; Finance, Insurance, and Real Estate
Indian River	Services; Retail Trade; Construction
Lee	Services; Retail Trade; Construction

Industries listed in order of ranking (top 3 industries per county)

South Florida District Office

Major Industry Groups by County

1997 - 1999 U.S. Economic Census
FY 2004

County	Major Industry Groups
Manatee	Services; Retail Trade; Finance, Insurance, and Real Estate
Martin	Services; Retail Trade; Finance, Insurance, and Real Estate
Miami-Dade	Services; Retail Trade; Wholesale Trade
Monroe	Services; Retail Trade; Finance, Insurance, and Real Estate
Okeechobee	Services; Retail Trade; Construction
Osceola	Services, Retail Trade; Finance, Insurance, and Real Estate
Palm Beach	Services, Retail Trade; Finance, Insurance, and Real Estate
Pasco	Services; Retail Trade; Construction
Pinellas	Services; Retail Trade; Finance, Insurance, and Real Estate
Polk	Services; Retail Trade; Finance, Insurance, and Real Estate
Sarasota	Services; Retail Trade; Finance, Insurance, and Real Estate
St. Lucie	Services; Retail Trade; Construction

Industries listed in order of ranking (top 3 industries per county)

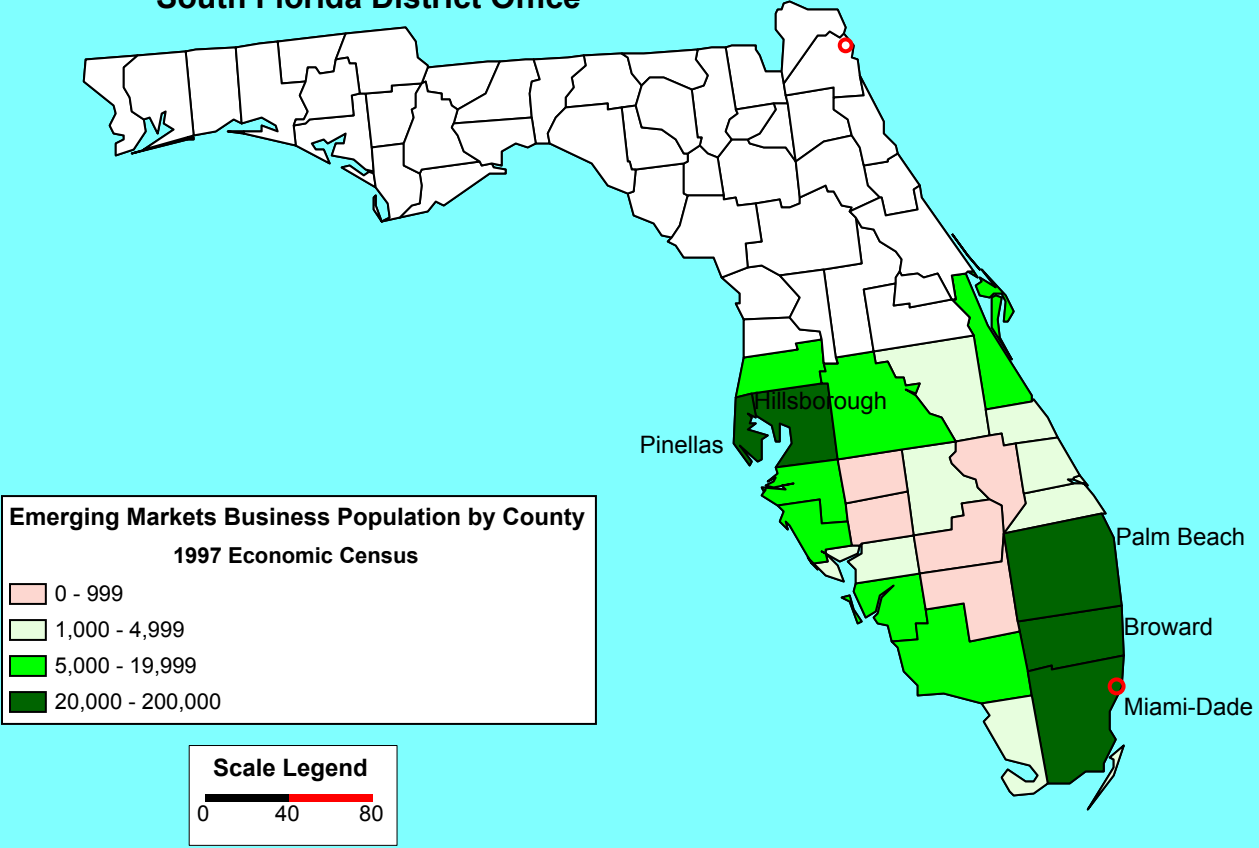
South Florida District Office

Emerging Markets Business Population

Source: 1997-1999 and 2000
U. S. Economic Census

County	1997 Minority & Women Population	1997 - 1999 Minority & Women Population
Brevard	12,326	12,497
Broward	75,401	85,925
Charlotte	4,039	4,147
Collier	8,618	8,618
DeSoto	330	330
Glades	110	0
Hardee	661	713
Hendry	480	436
Highlands	2,090	2,089
Hillsborough	34,837	39,310
Indian River	3,474	3,418
Lee	13,723	13,656
Manatee	6,160	6,320
Martin	3,754	3,757
Miami-Dade	195,082	285,595
Monroe	4,854	5,101
Okeechobee	409	276
Osceola	4,249	6,534
Palm Beach	43,250	46,089
Pasco	7,968	8,003
Pinellas	29,235	30,050
Polk	9,936	10,515
Sarasota	11,154	11,249
St. Lucie	4,555	4,637
TOTAL	476,695	589,265

South Florida District Office



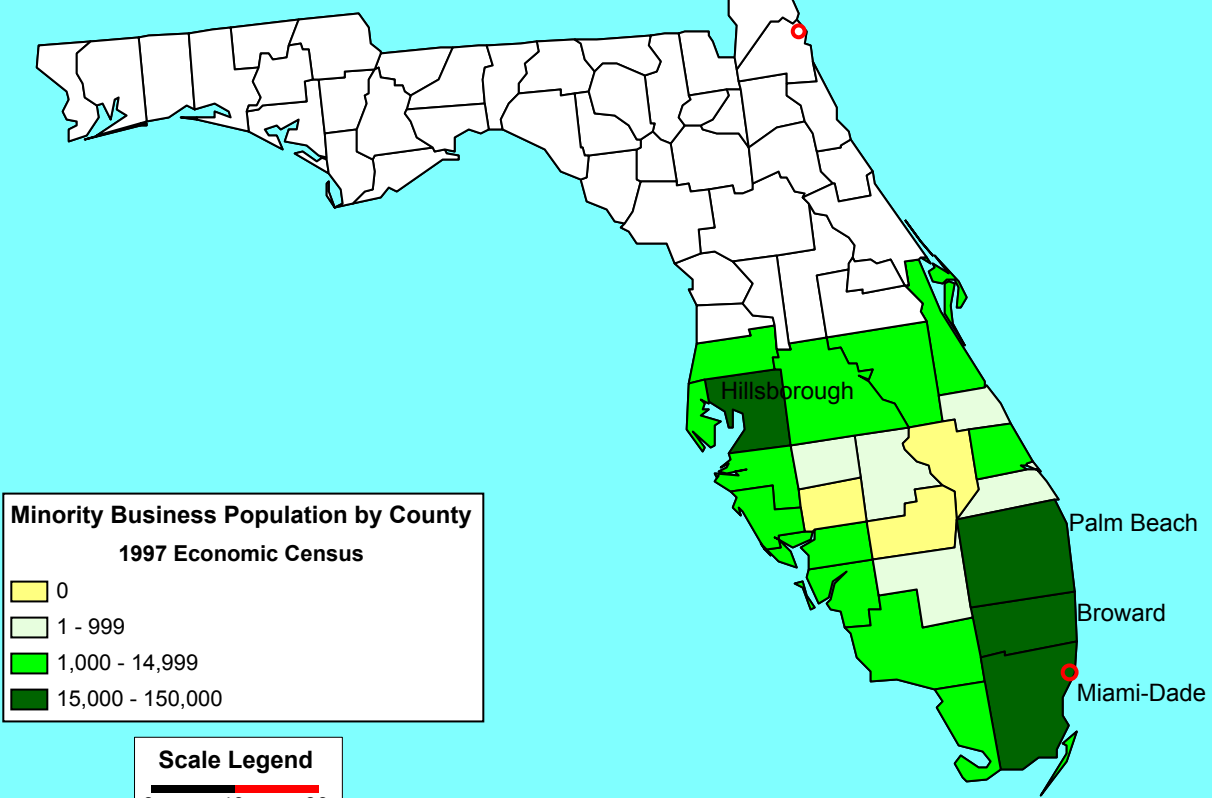
South Florida District Office

Minority Business Population by County

Source: 1997 - 1999 Economic Census Survey of Minority-Owned Business Enterprises

County	African American	Asian American/ Pacific Islander	Hispanic American	Native American	Total Minority
Brevard	908	509	898	254	2,315
Broward	16085	6468	24431	1525	46,984
Charlotte	119	336	679	0	1,134
Collier	211	0	2372	0	2,583
DeSoto	0	0	0	0	-
Glades	0	0	0	0	-
Hardee	0	162	267	0	429
Hendry	0	0	189	0	189
Highlands	127	0	634	0	761
Hillsborough	4123	3160	12606	708	19,889
Indian River	0	0	169	256	169
Lee	1270	622	1186	0	3,078
Manatee	400	350	907	221	1,657
Martin	119	136	164	0	419
Miami-Dade	26764	10397	190797	1403	227,958
Monroe	0	257	2102	0	2,359
Okeechobee	0	0	0	0	-
Osceola	578	501	2811	0	3,890
Palm Beach	5388	2076	8154	1293	15,618
Pasco	0	275	1472	0	1,747
Pinellas	1638	2136	4153	387	7,927
Polk	1095	1326	1272	290	3,693
Sarasota	349	489	1568	0	2,406
St. Lucie	563	371	954	0	1,888
TOTAL	59737	29571	257785	6337	353,430

South Florida District Office



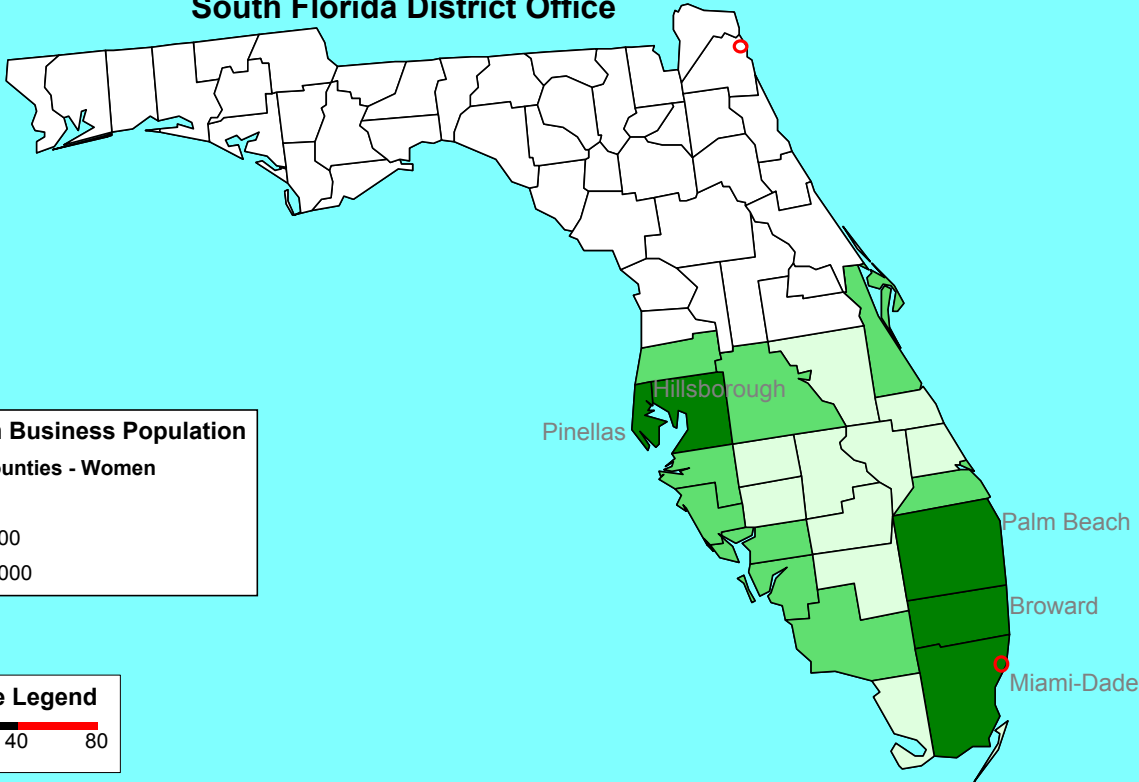
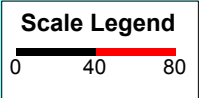
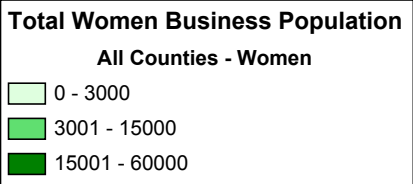
South Florida District Office

Women Business Population by County

SOURCE: 1997 Economic Census Survey of Women-Owned Business Enterprises

County	Women Business Population
Brevard	9,928
Broward	37,416
Charlotte	3,013
Collier	6,035
DeSoto	330
Glades	0
Hardee	284
Hendry	247
Highlands	1,328
Hillsborough	18,713
Indian River	2,993
Lee	10,578
Manatee	4,442
Martin	3,338
Miami-Dade	56,234
Monroe	2,742
Okeechobee	276
Osceola	2,644
Palm Beach	29,178
Pasco	6,256
Pinellas	21,736
Polk	6,532
Sarasota	8,843
St. Lucie	2,749
TOTAL	235,835

South Florida District Office



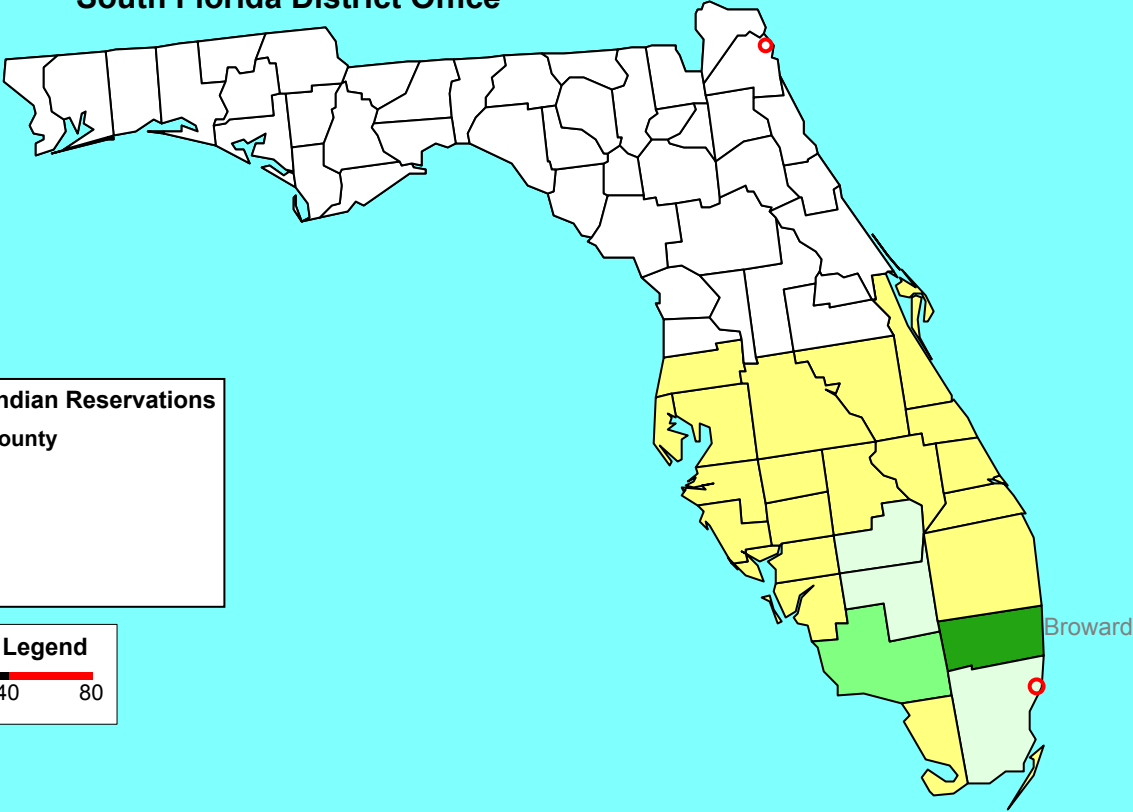
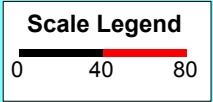
South Florida District Office

Native American/Indian Reservations by County

SOURCE: U.S. Department of Agriculture - Community Development Office

County	Tribe	Reservation Names
Brevard		
Broward	Miccosukee, Seminole	Miccosukee, Big Cypress, Hollywood
Charlotte		
Collier	Seminole	Immokalee
DeSoto		
Glades	Seminole	Brighton
Hardee		
Hendry	Seminole	Big Cypress
Highlands		
Hillsborough	Seminole	Tampa
Indian River		
Lee		
Manatee		
Martin		
Miami-Dade	Miccosukee	Miccosukee
Monroe		
Okeechobee		
Osceola		
Palm Beach		
Pasco		
Pinellas		
Polk		
Sarasota		
St. Lucie		

South Florida District Office



South Florida District Office

Federal Empowerment Zones

SOURCE: U.S. Dept. of HUD - Community Planning and Development

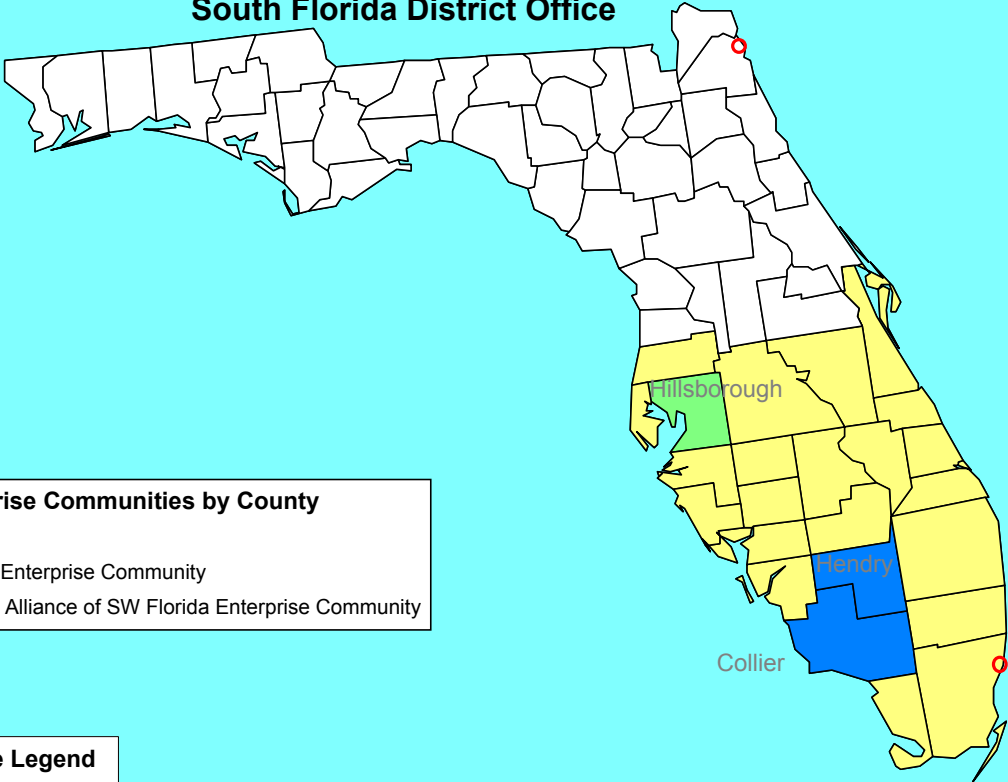
County	City
Miami-Dade	Overtown
	Liberty City
	Little Havana
	Wynwood
	Melrose
	Allapattah
	Homestead
	Florida City

South Florida District Office
Federal Enterprise Communities by County

SOURCE: U.S. Department of Agriculture - Community Development Office

Entity	Counties Served
City of Tampa Enterprise Community 1705 North Howard Avenue - West Tampa Service Center Tampa, FL 33607	Hillsborough
Empowerment Alliance of Southwest Florida Enterprise Community 2400 Tamiami Trail North, Suite 300 Naples, FL 34103	Collier Hendry
Miami-Dade County Enterprise Community Miami-Dade Empowerment Trust Office 140 W. Flagler St., Suite 1107 Miami, FL 33130	Miami-Dade

South Florida District Office



South Florida District Office

State Enterprise Zones

SOURCE: Office of the Governor

COUNTY	NUMBER OF ENTERPRISE ZONES	AREAS COVERED
BREVARD	1	Cocoa
BROWARD	1	Ft. Lauderdale
CHARLOTTE	0	
COLLIER	1	Everglades City Imokalee
DE SOTO	1	Arcadia
GLADES	1	Moore Haven
HARDEE	1	Wauchula
HENDRY	1	LaBelle
HIGHLANDS	1	Avon Park Lake Placid Sebring
HILLSBOROUGH	1	Tampa
INDIAN RIVER	0	
LEE	1	Fort Myers
MANATEE	1	Bradenton Palmetto
MARTIN	0	

South Florida District Office

State Enterprise Zones

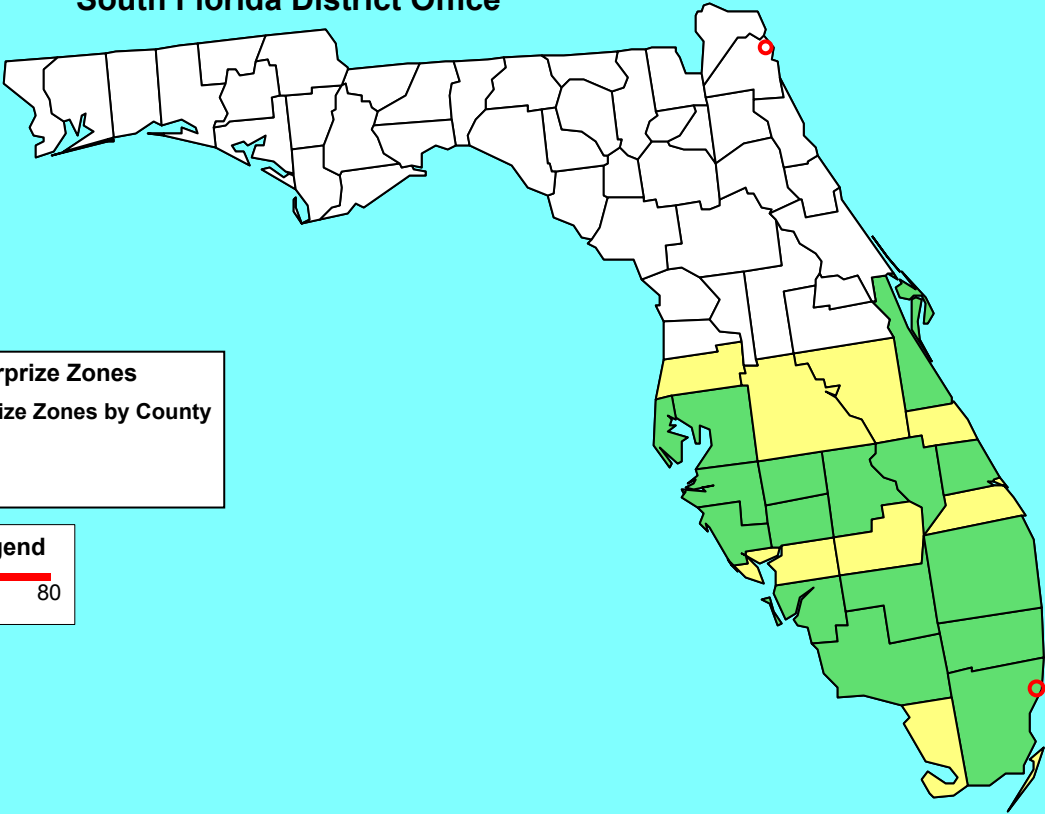
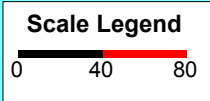
SOURCE: Office of the Governor

COUNTY	NUMBER OF ENTERPRISE ZONES	AREAS COVERED
MIAMI-DADE	1	Miami Beach North Central Dade (Miami) South Dade
MONROE	0	
OKEECHOBEE	1	Okeechobee
OSCEOLA	0	
PALM BEACH	1	Belle Glade Riviera Beach South Bay West Palm Beach
PASCO	0	
PINELLAS	1	Clearwater St. Petersburg
POLK	0	
SARASOTA	1	Sarasota
ST. LUCIE	1	Fort Pierce
TOTAL	17	

South Florida District Office

State Enterprize Zones
Number of Enterprize Zones by County

0
1



Miami-Dade

South Florida District Office

Low-to-Moderate Income (LMI) Areas by County

SOURCE: Federal Financial Institutions Examination Council web site

County	Total Number of LMI's	Low Income Area	Moderate Income Area
Brevard	23	1	22
Broward	40	8	32
Charlotte	1	0	1
Collier	6	2	4
DeSoto	0	0	0
Glades	0	0	0
Hardee	0	0	0
Hendry	0	0	0
Highlands	2	0	2
Hillsborough	46	10	36
Indian River	1	0	1
Lee	15	1	14
Manatee	14	0	14
Martin	3	0	3
Miami-Dade	84	33	51
Monroe	0	0	0
Okeechobee	1	0	1
Osceola	4	0	4
Palm Beach	55	8	47
Pasco	19	0	19
Pinellas	38	6	32
Polk	19	2	17
Sarasota	3	1	2
St. Lucie	9	3	6
TOTAL	383	75	308

South Florida District Office

Low and Moderate Income Areas by County

Total Number of LMI Areas

- 0
- 1 - 4
- 5 - 24
- 25 - 84

Scale Legend

0 40 80

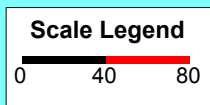
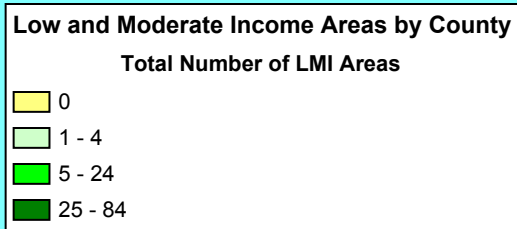
Hillsborough

Pinellas

Palm Beach

Broward

Miami-Dade



SOUTH FLORIDA DISTRICT OFFICE
Rural Area Designations

COUNTY	CITIES COVERED	POPULATION	NUMBER OF RURAL DESIGNATIONS
BREVARD	Cape Canaveral	8,972	11
	Cocoa	18,377	
	Cocoa Beach	12,837	
	Indiatlantic	3,026	
	Indian Harbour Beach	8,173	
	Malabar	2,564	
	Melbourne Beach	3,317	
	Melbourne Village	620	
	Palm Shores	560	
	Satellite Beach	10,389	
	West Melbourne	10,215	
BROWARD	Dania	18,978	9
	Hillsboro Beach	1,766	
	Lauderdale-by-the-Sea	3,697	
	Lazy Lake Village	33	
	Lighthouse Point	10,516	
	Parkland	14,340	
	Pembroke Park	4,858	
	Sea Ranch Lakes	613	
	Wilton Manors	11,786	
CHARLOTTE	Punta Gorda	14,279	1
COLLIER	Everglades	533	2
	Marco Island	12,560	
DESOTO	Arcadia	6,539	1
HARDEE	Bowling Green	1,827	3
	Wauchula	3,554	
	Zolfo Springs	1,247	
HENDRY	Clewiston	6,444	2
	LaBelle	3,328	
HIGHLANDS	Avon Park	8,276	3
	Lake Placid	1,432	
	Sebring	8,709	
HILLSBOROUGH			0
INDIAN RIVER	Fellsmere	2,651	5
	Indian River Shores	2,850	
	Orchid	382	
	Sebastian	16,474	
	Vero Beach	18,031	
	Fort Myers Beach	6,259	
LEE	Sanibel	6,078	2
MANATEE	Anna Maria	1,897	5
	Bradenton Beach	1,719	
	Holmes Beach	5,095	
	Longboat Key (part)	2,627	
	Palmetto	10,897	
MARTIN	Jupiter Island	581	4
	Ocean Breeze Park	469	
	Sewalls Point	1,894	

SOUTH FLORIDA DISTRICT OFFICE
Rural Area Designations

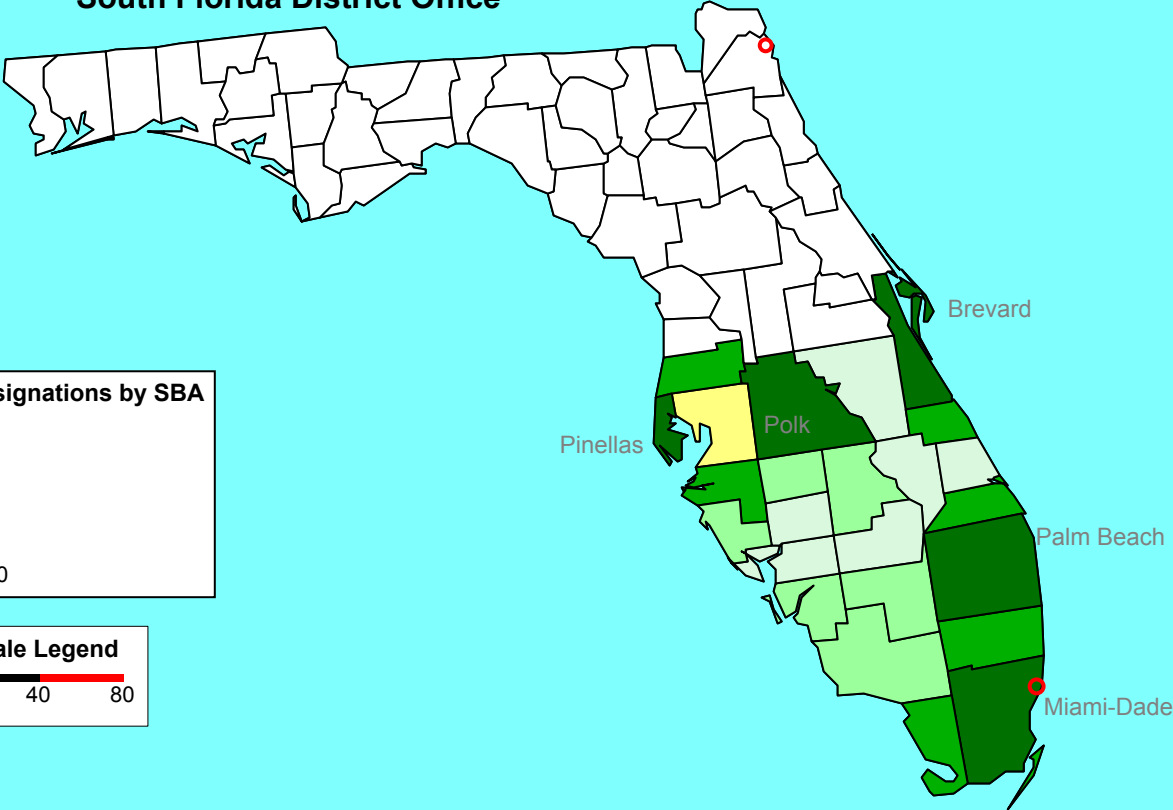
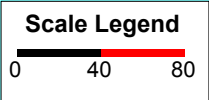
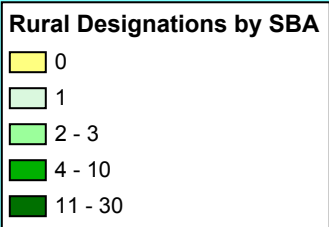
MIAMI-DADE	Stuart	14,646	22
	Bal Harbour	3,250	
	Bay Harbor Islands	4,583	
	Biscayne Park	3,044	
	El Portal	2,467	
	Florida City	6,905	
	Golden Beach	851	
	Hialeah Gardens	18,247	
	Indian Creek Village	53	
	Islandia	13	
	Key Biscayne	10,023	
	Medley	853	
	Miami Shores	10,164	
	Miami Springs	13,443	
	North Bay	6,150	
	Opa-Locka	15,171	
	Pinecrest	17,817	
	South Miami	10,657	
	Sunny Isles Beach	14,319	
	Surfside	4,264	
	Sweetwater	14,300	
OKEECHOBEE	Virginia Gardens	2,286	1
	West Miami	5,877	
OSCEOLA	Okeechobee	5,321	1
PALM BEACH	St. Cloud	19,363	26
	Atlantis	1,741	
	Belle Glade	17,030	
	Briny Breezes	398	
	Cloud Lake	136	
	Glen Ridge	228	
	Golf Village	189	
	Gulf Stream	715	
	Haverhill	1,275	
	Highland Beach	3,518	
	Hypoluxo	1,521	
	Juno Beach	2,722	
	Jupiter Inlet Colony	418	
	Lake Clarke Shores	3,665	
	Lake Park	6,852	
	Lantana	9,232	
	Manalapan	317	
	Mangonia Park	1,377	
	North Palm Beach	12,646	
	Ocean Ridge	1,658	
	Pahokee	7,107	
	Palm Beach	9,654	
	Palm Beach Shores	1,019	
	Palm Springs	10,530	
	South Bay	3,330	
	South Palm Beach	1,488	
	Tequesta Village	5,439	

SOUTH FLORIDA DISTRICT OFFICE
Rural Area Designations

PASCO	Dade City	6,094	6
	New Port Richey	14,712	
	Port Richey	2,745	
	Saint Leo	729	
	San Antonio	955	
	Zephyrhills	9,258	
PINELLAS	Belleair	4,132	18
	Belleair Beach	2,142	
	Belleair Bluffs	2,193	
	Belleair Shore	63	
	Gulfport	12,014	
	Indian Rocks Beach	4,224	
	Indian Shores	1,442	
	Kenneth City	4,387	
	Madeira Beach	4,239	
	North Redington Beach	1,238	
	Oldsmar	11,996	
	Redington Beach	1,653	
	Redington Shores	2,365	
	Safety Harbor	17,339	
	St. Pete Beach	9,762	
	Seminole	9,841	
	South Pasadena	5,852	
	Treasure Island	7,377	
POLK	Auburndale	9,994	15
	Bartow	15,093	
	Davenport	2,138	
	Dundee	2,694	
	Eagle Lake	1,892	
	Ft. Meade	5,441	
	Frostproof	2,913	
	Haines City	14,164	
	Highland Park	157	
	Hillcrest Heights	235	
	Lake Alfred	3,904	
	Lake Hamilton	1,172	
	Lake Wales	10,202	
	Mulberry	3,394	
	Polk City	1,902	
ST. LUCIE	St. Lucie Village	593	1
SARASOTA	Longboat Key (part)	4,129	2
	Venice	19,621	

TOTAL = 141

South Florida District Office



South Florida District Office

Rural Counties

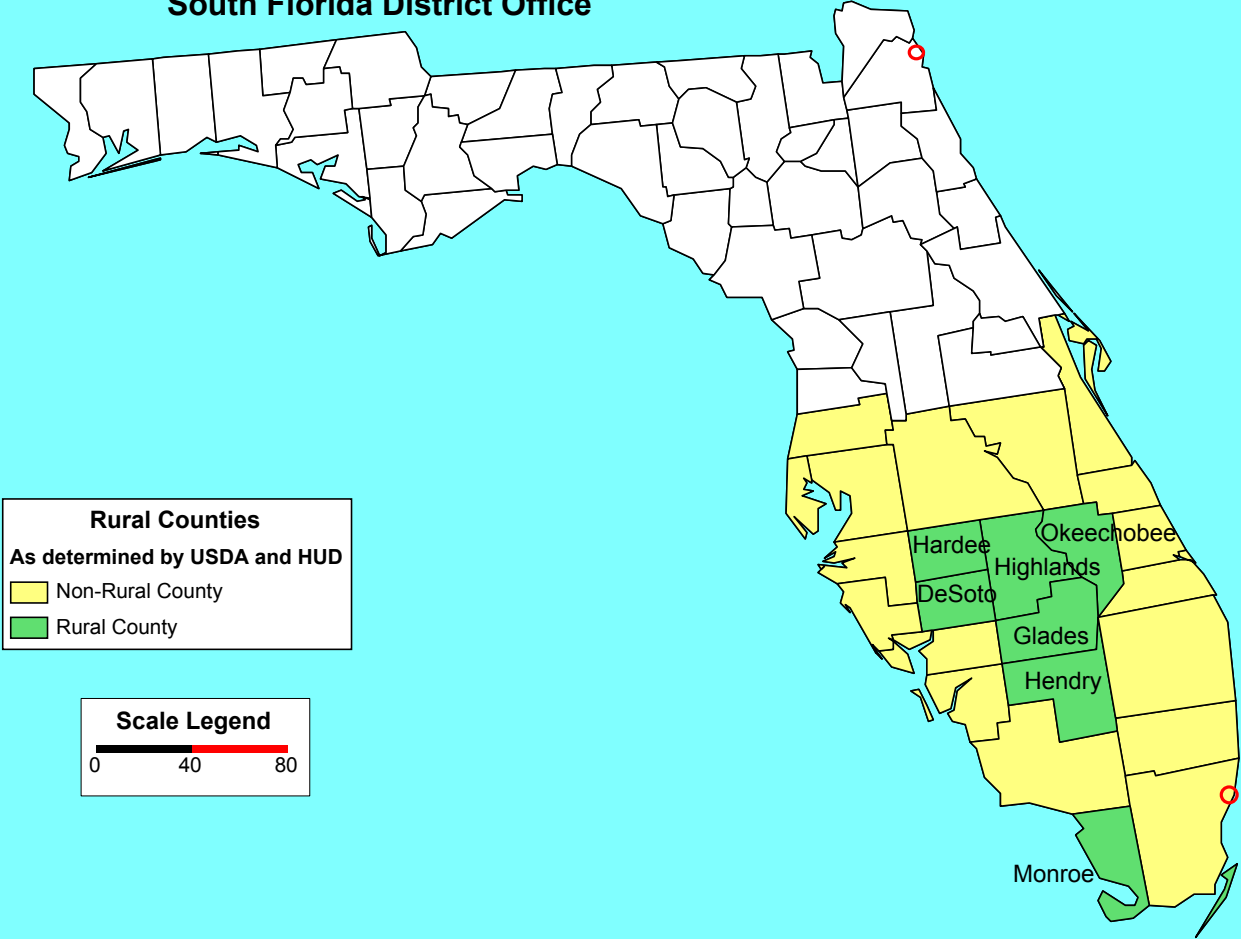
**SOURCE: U.S. Department of Agriculture (USDA) and
U. S. Department of Housing and Urban Development (HUD)**

Counties

DeSoto
Glades
Hardee
Hendry
Highlands
Monroe
Okeechobee

Total = 7

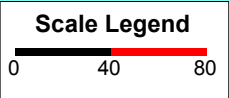
South Florida District Office



Rural Counties
As determined by USDA and HUD

Non-Rural County

Rural County



South Florida District Office
Special Designated Places by County

Source: State and local designations

COUNTY	NUMBER OF SPECIAL DESIGNATIONS	NAME	CITIES/AREAS COVERED
BREVARD	4	Economic Development Economic Development Economic Development Highway	Cocoa Merritt Island Space Coast State Road 520
BROWARD	1	Horizons II Project	Parts of Broward County
CHARLOTTE	2	Qualified Target Industry (QTI)	Charlotte County
		Airport	Charlotte County
COLLIER	6	Bayshore/Gateway Project Brownstone Project Haidelman Creek-Boathouse Grill Immokalee Naples Botanical Gardens Sandpiper Village	Naples
DESOTO	2	Florida's Heartland Rural Area of Critical Economic Concern (designated by Governor)	
GLADES	2	Florida's Heartland Rural Area of Critical Economic Concern (designated by Governor)	
HARDEE	2	Florida's Heartland Rural Area of Critical Economic Concern (designated by Governor)	
HENDRY	1	Florida's Heartland	
HIGHLANDS	3	Florida's Heartland Champion Community Rural Area of Critical Economic Concern (designated by Governor)	
HILLSBOROUGH			
INDIAN RIVER			

South Florida District Office
Special Designated Places by County
Source: State and local designations

COUNTY	NUMBER OF SPECIAL DESIGNATIONS	NAME	CITIES/AREAS COVERED
LEE			
MANATEE			
MARTIN			
MIAMI-DADE			
MONROE			
OKEECHOBEE		Florida's Heartland	Okeechobee
OSCEOLA			
PALM BEACH			
PASCO			
PINELLAS			
POLK			
ST. LUCIE			
SARASOTA			
TOTAL	23		

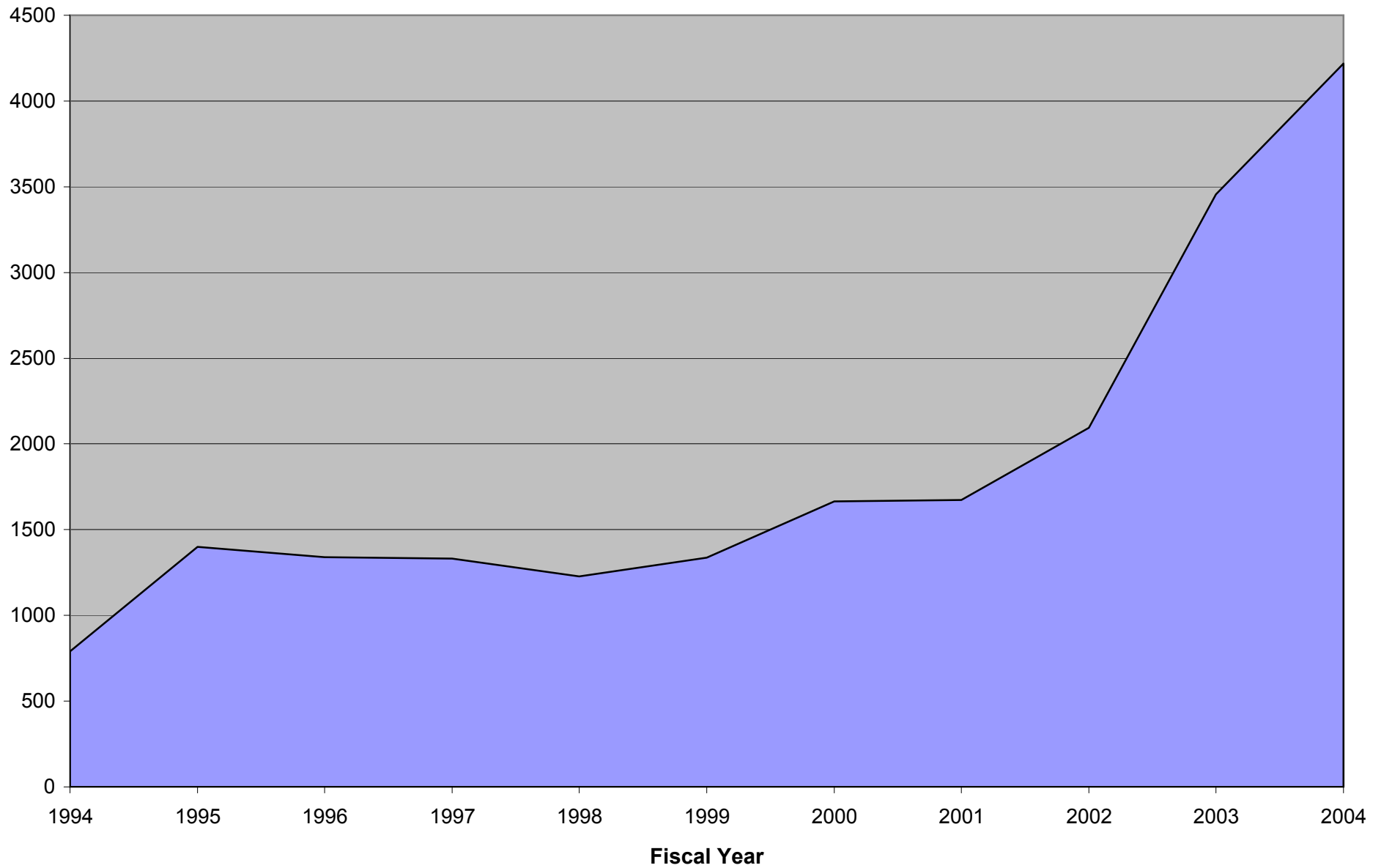
South Florida District Office
Loan Distribution by County
FY 1994 and 2004
FY 2005

County	No. of Loans FY 1994	No. of Loans FY 1995	No. of Loans FY 1996	No. of Loans FY 1997	No. of Loans FY 1998	No. of Loans FY 1999	No. of Loans FY 2000	No. of Loans FY 2001	No. of Loans FY 2002	No. of Loans FY 2003	No. of Loans FY 2004
BREVARD	46	57	32	55	51	53	52	60	55	80	98
BROWARD	127	233	233	199	187	193	410	403	473	799	901
CHARLOTTE	7	11	11	18	13	14	26	27	29	22	33
COLLIER	10	18	18	23	25	23	32	36	33	58	60
DE SOTO	0	2	0	0	2	5	3	2	2	4	3
GLADES	0	0	0	0	0	1	0	0	0	0	0
HARDEE	0	0	1	0	0	0	0	0	0	1	0
HENDRY	0	0	1	0	1	1	0	1	1	4	4
HIGHLANDS	1	4	3	3	2	5	4	0	2	4	10
HILLSBOROUGH	63	101	102	91	97	130	110	137	194	247	320
INDIAN RIVER	6	8	10	9	3	8	6	8	12	34	26
LEE	20	65	63	57	56	70	53	56	56	111	153
MANATEE	13	23	28	31	32	39	39	32	57	47	48
MARTIN	2	11	23	21	13	15	24	19	35	25	38
MIAMI-DADE	197	456	363	370	286	272	352	316	428	1,005	1,320
MONROE	11	15	12	12	12	17	11	16	11	17	26
OKEECHOBEE	1	1	2		4	3	6	5	1	6	7
OSCEOLA	4	5	12	23	17	15	25	21	32	53	60
PALM BEACH	102	179	191	175	154	154	216	197	263	362	493
PASCO	15	15	19	14	22	36	34	32	28	63	78
PINELLAS	81	100	106	140	145	161	161	187	225	313	315
POLK	29	22	22	15	29	26	22	39	42	53	80
SAINT LUCIE	10	21	18	14	14	17	24	30	31	38	112
SARASOTA	41	48	64	59	58	73	53	48	69	106	34
OTHER	3	6	5	3	5	5	1	1	14	4	0
TOTAL	789	1,401	1,339	1,332	1,228	1,336	1,664	1,673	2,093	3,456	4,219

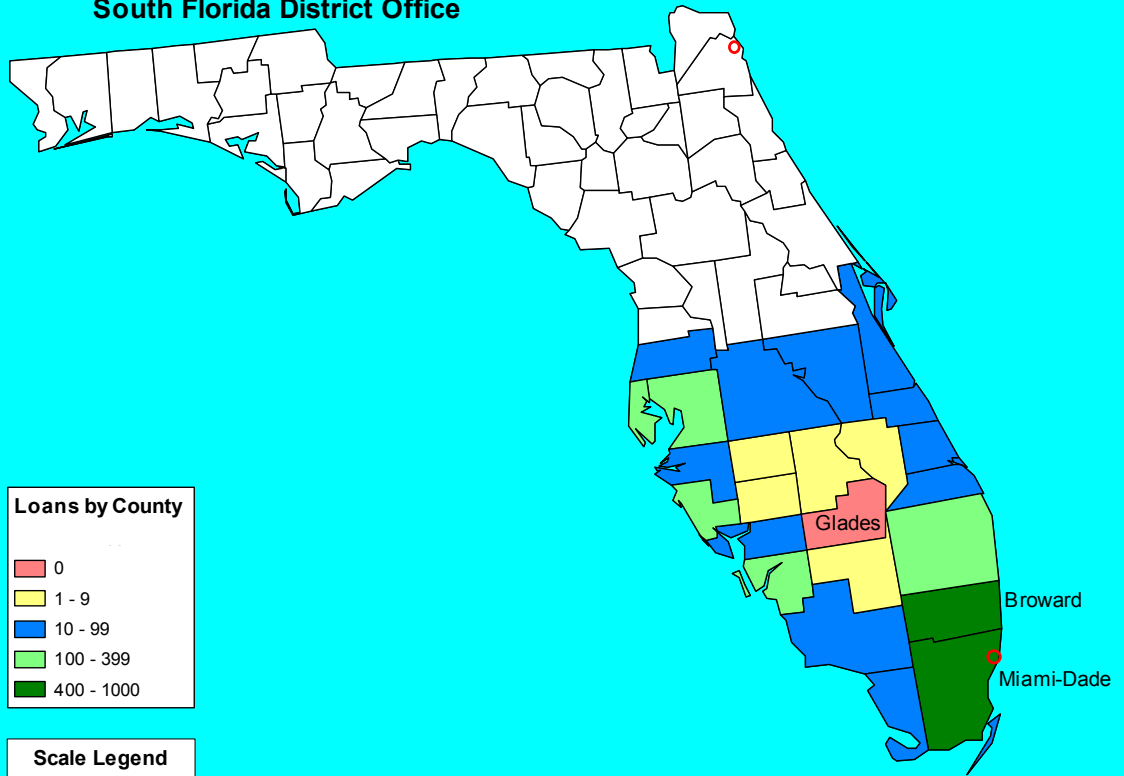
SOUTH FLORIDA DISTRICT OFFICE

Loan Distribution

Number of Loans



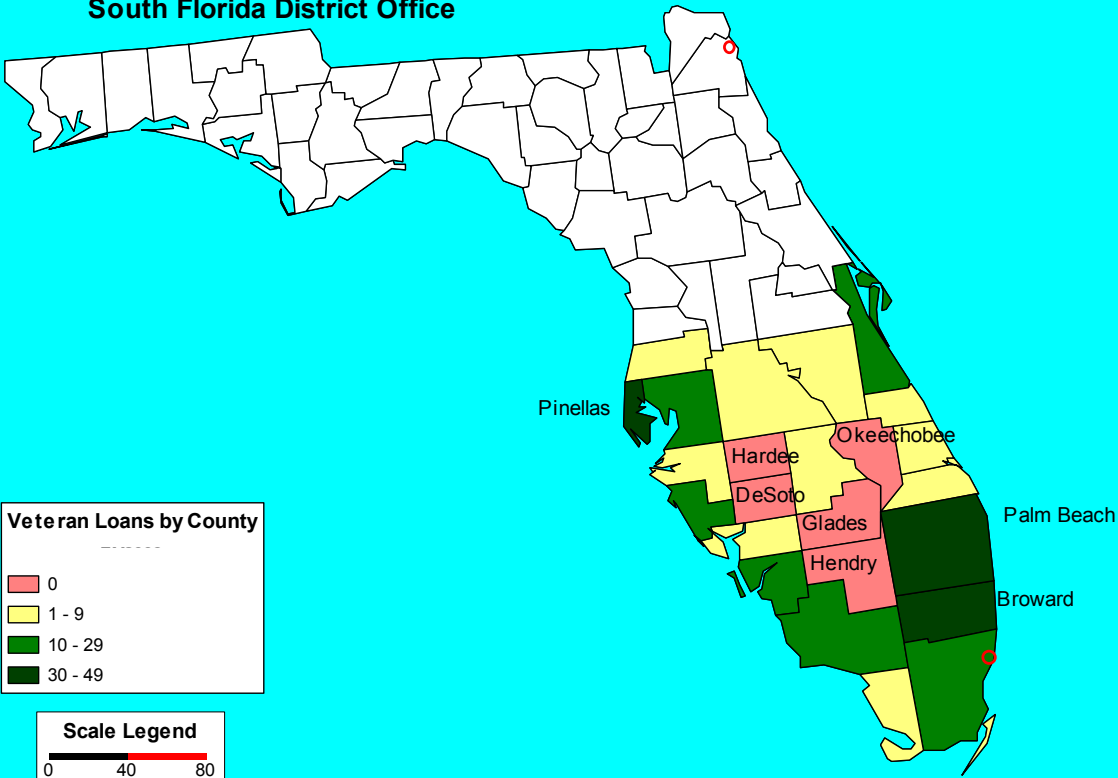
South Florida District Office



South Florida District Office
Loan Distribution by County for Veterans
FY 2003 and 2004

COUNTY	LOANS to VETERANS	LOANS to VETERANS
	FY2003	FY2004
BREVARD	18	14
BROWARD	47	46
CHARLOTTE	4	4
COLLIER	10	6
DE SOTO	0	1
EMANUEL (GA)	0	0
GLADES	0	0
GWINNETT (GA)	0	0
HARDEE	0	0
HENDRY	0	0
HIGHLANDS	1	0
HILLSBOROUGH	27	47
INDIAN RIVER	5	3
LEE	10	15
MANATEE	3	7
MARTIN	1	5
MIAMI-DADE	22	36
MONROE	2	1
OKEECHOBEE	0	0
OSCEOLA	5	7
PALM BEACH	33	39
PASCO	7	12
PINELLAS	36	26
POLK	3	7
SARASOTA	12	14
ST. LUCIE	4	5
Totals	250	295

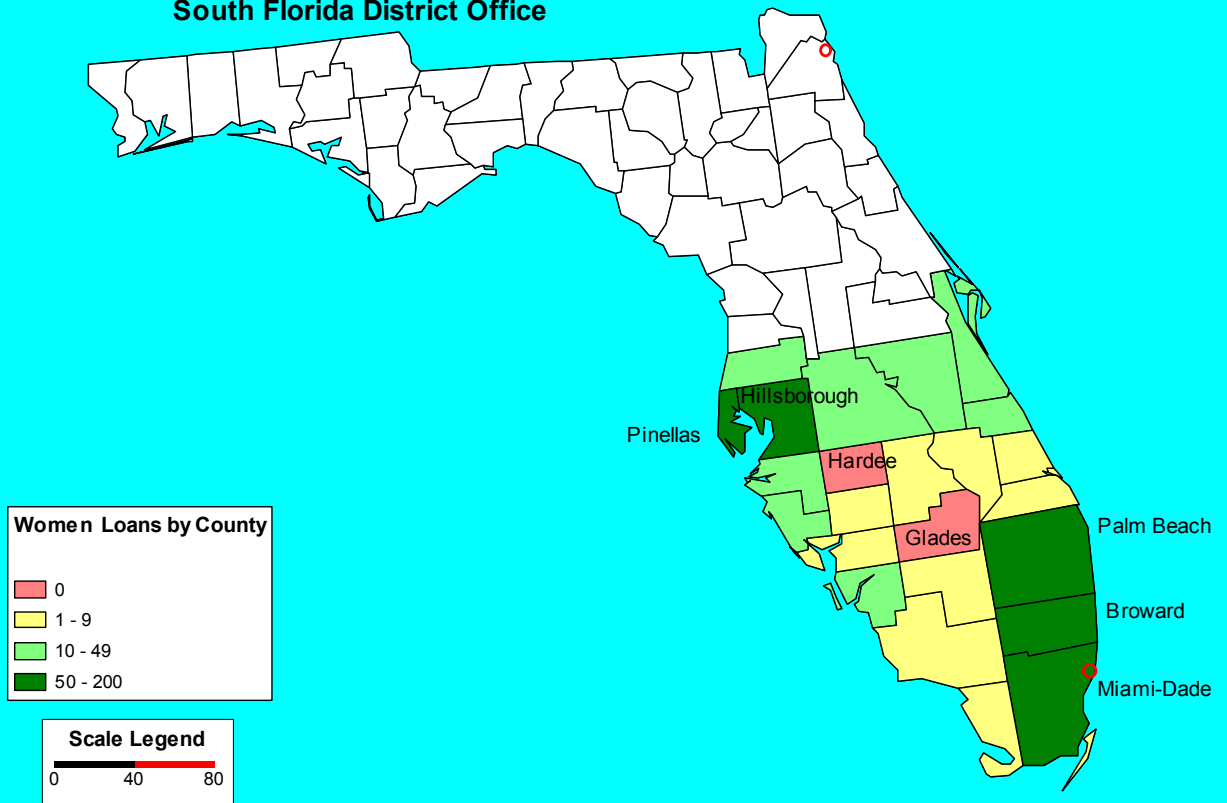
South Florida District Office



South Florida District Office
Loan Distribution by County for
Women Owned Businesses
FY 2003 and 2004

COUNTY	LOANS to WOMEN FY 2003	LOANS to WOMEN FY 2004
BREVARD	15	18
BROWARD	115	193
CHARLOTTE	2	6
COLLIER	8	18
DE SOTO	2	2
GLADES	0	0
HARDEE	0	0
HENDRY	1	2
HIGHLANDS	1	2
HILLSBOROUGH	53	68
HOLMES (NF)	0	0
INDIAN RIVER	10	9
LEE	22	38
MANATEE	17	11
MARTIN	6	8
MIAMI-DADE	199	318
MONROE	4	5
OKEECHOBEE	2	3
OSCEOLA	10	19
PALM BEACH	75	109
PASCO	17	17
PINELLAS	58	94
POLK	13	16
SARASOTA	36	26
ST. LUCIE	7	6
TAYLOR (NF)	0	0
Totals	673	988

South Florida District Office



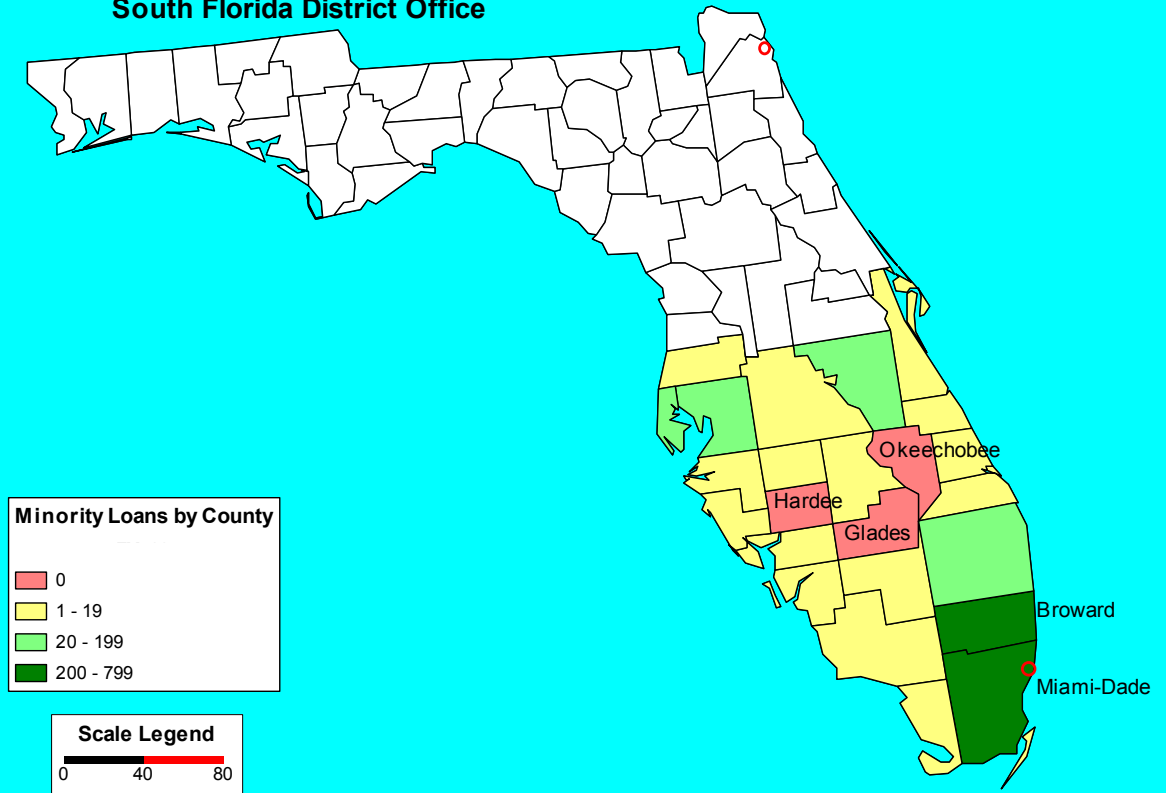
South Florida District Office
Loan Distribution by County for Minority Business
in FY 2003
FY 2005

COUNTY	LOANS				
	AFRICAN AMERICAN	ASIAN AMERICAN/ PACIFIC ISLANDER	HISPANIC AMERICAN	NATIVE AMERICAN	TOTAL MINORITY
BREVARD	3	5	4	2	14
BROWARD	38	150	44	6	238
CHARLOTTE	3	0	0	0	3
COLLIER	1	3	1	0	5
DE SOTO	0	0	0	0	0
GLADES	0	0	0	0	0
HARDEE	0	1	0	0	1
HENDRY	0	1	0	0	1
HILLSBOROUGH	15	31	23	1	70
INDIAN RIVER	0	1	1	0	2
LEE	3	9	3	1	16
MANATEE	3	1	6	1	11
MARTIN	0	1	3	1	5
MIAMI-DADE	35	627	49	7	718
MONROE	0	5	0	1	6
OKEECHOBEE	0	0	0	0	0
ORANGE (NF)	0	0	0	0	0
OSCEOLA	1	14	5	0	20
PALM BEACH	14	37	20	4	75
PASCO	0	2	5	2	9
PINELLAS	6	19	16	4	45
POLK	0	3	7	0	10
SARASOTA	1	6	2	2	11
ST. LUCIE	1	0	3	0	4
Totals	124	916	192	32	1264

South Florida District Office
Loan Distribution by County for Minority Business
in FY 2004
FY 2005

COUNTY	LOANS				
	AFRICAN AMERICAN	ASIAN AMERICAN/ PACIFIC ISLANDER	HISPANIC AMERICAN	NATIVE AMERICAN	TOTAL MINORITY
BREVARD	3	4	12	1	20
BROWARD	62	67	209	8	346
CHARLOTTE	0	1	3	0	4
COLLIER	0	2	12	0	14
DE SOTO	0	0	1	0	1
GLADES	0	0	0	0	0
HARDEE	0	0	0	0	0
HENDRY	0	0	1	0	1
HIGHLANDS	1	0	1	0	2
HILLSBOROUGH	14	33	36	5	88
INDIAN RIVER	2	1	0	0	3
LEE	6	10	14	2	32
MANATEE	0	5	2	0	7
MARTIN	1	2	1	0	4
MIAMI-DADE	60	54	915	4	1033
MONROE	0	3	1	0	4
OKEECHOBEE	0	0	1	0	1
OSCEOLA	3	9	24	0	36
PALM BEACH	26	18	51	2	97
PASCO	2	11	7	0	20
PINELLAS	13	15	15	1	44
POLK	2	11	2	1	16
SAINT LUCIE	1	0	2	0	3
SARASOTA	1	5	9	1	16
Totals	197	251	1319	25	1792

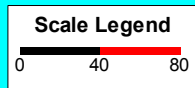
South Florida District Office



South Florida District Office
Export Loan Distribution by County
FY 1994 and 2004

County	No. of Loans FY 1994	No. of Loans FY 1995	No. of Loans FY 1996	No. of Loans FY 1997	No. of Loans FY 1998	No. of Loans FY 1999	No. of Loans FY 2000	No. of Loans FY 2001	No. of Loans FY 2002	No. of Loans FY 2003	No. of Loans FY 2004
BREVARD	0	2	1	0	0	0	2	2	0	2	0
BROWARD	1	14	9	1	0	6	8	7	12	22	21
CHARLOTTE	0	0	0	0	0	0	0	0	0	0	0
COLLIER	0	2	0	0	0	0	0	0	0	1	0
DE SOTO	0	0	0	0	0	0	0	0	0	0	0
GLADES	0	0	0	0	0	0	0	0	0	0	0
HARDEE	0	0	0	0	0	0	0	0	0	0	0
HENDRY	0	0	0	0	0	0	0	0	0	0	0
HIGHLANDS	0	0	0	0	0	0	0	0	0	0	0
HILLSBOROUGH	0	8	2	0	1	2	0	2	2	3	2
INDIAN RIVER	0	0	0	0	0	0	0	0	0	0	0
LEE	0	2	0	1	0	0	0	0	0	2	2
MANATEE	0	1	0	1	0	0	0	0	0	1	2
MARTIN	0	0	1	0	0	0	0	0	0	1	2
MIAMI-DADE	24	56	51	25	20	39	36	29	21	61	76
MONROE	0	1	0	0	0	0	0	0	0	0	0
OKEECHOBEE	0	0	0	0	0	0	0	0	0	0	0
OSCEOLA	0	0	0	0	0	0	0	0	0	1	3
PALM BEACH	5	5	8	3	0	4	5	2	2	17	8
PASCO	0	0	1	1	1	0	1	0	0	1	1
PINELLAS	3	4	0	0	0	2	2	3	2	7	3
POLK	1	1	0	0	0	1	0	1	2	2	0
SARASOTA	1	1	0	3	1	2	3	1	5	1	2
ST. LUCIE	0	2	0	0	0	1	1	0	0	0	0
TOTAL	35	99	73	35	23	57	58	47	46	122	122

South Florida District Office



Palm Beach

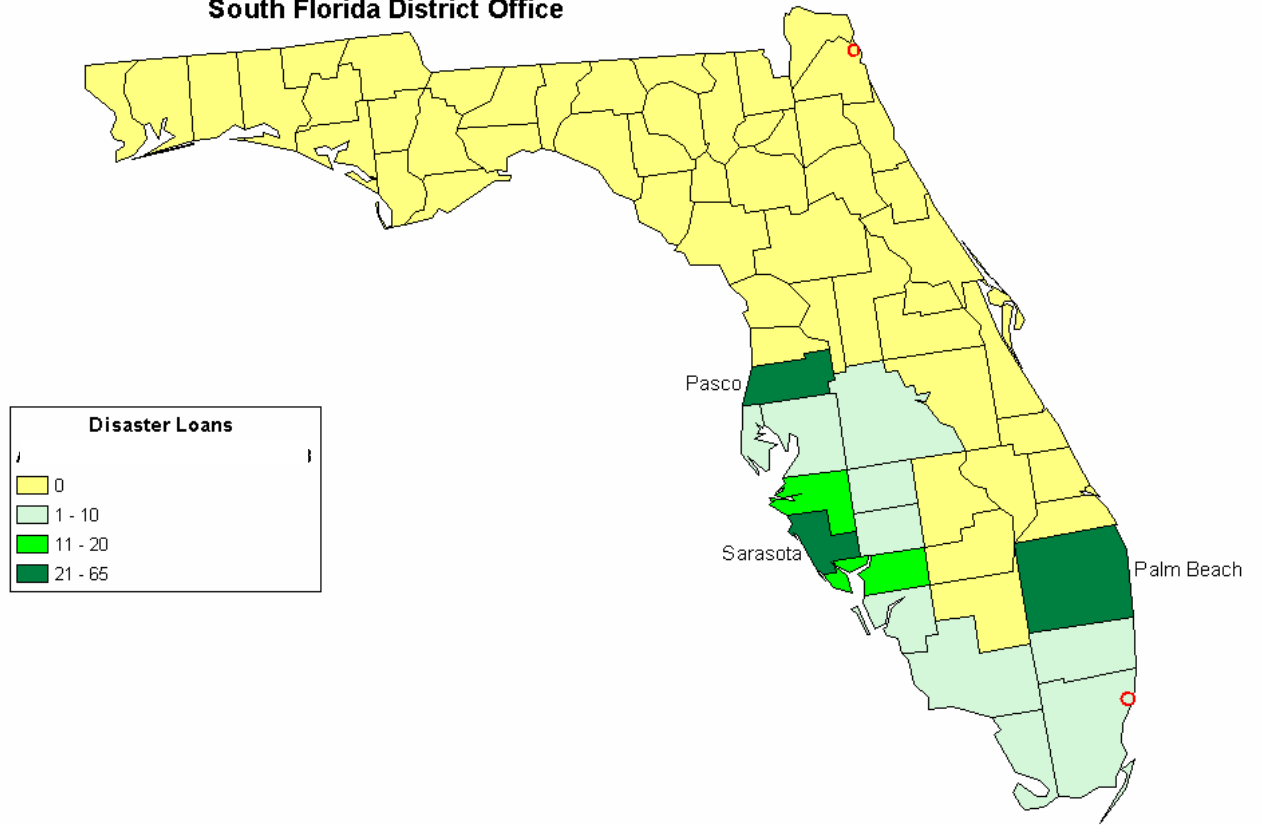
Broward

Miami-Dade

South Florida District Office
Disaster Loan Distribution by County
FY 1995 and 2004

County	No. of Loans FY 1995	No. of Loans FY 1996	No. of Loans FY 1997	No. of Loans FY 1998	No. of Loans FY 1999	No. of Loans FY 2000	No. of Loans FY 2001	No. of Loans FY 2002	No. of Loans FY 2003	No. of Loans FY 2004
BREVARD	242	0	0	34	10	102	0	96	0	356
BROWARD	0	6	0	33	0	242	121	164	6	25
CHARLOTTE	57	0	0	4	0	1	0	19	12	786
COLLIER	33	7	0	3	0	4	0	14	3	8
DE SOTO	11	0	0	15	0	0	1	10	6	153
GLADES	0	0	0	0	0	1	5	1	0	2
HARDEE	0	1	0	17	0	4	0	2	1	64
HENDRY	0	0	0	0	0	0	0	0	0	2
HIGHLANDS	0	0	0	20	7	6	0	1	0	54
HILLSBOROUGH	1	0	17	167	3	3	0	39	1	34
INDIAN RIVER	0	0	1	0	0	41	1	5	0	178
LEE	72	70	0	15	0	1	0	31	9	437
MANATEE	3	3	60	19	0	0	0	27	15	11
MARTIN	0	135	0	0	0	40	34	8	0	138
MIAMI-DADE	4	1	4	224	0	1207	2663	296	1	21
MONROE	0	0	0	1891	168	71	5	32	1	8
OKEECHOBEE	0	0	0	10	0	3	20	2	0	59
OSCEOLA	0	0	0	207	0	1	1	42	0	237
PALM BEACH	3	264	0	0	23	214	9	58	30	534
PASCO	38	0	59	175	7	2	0	9	63	23
PINELLAS	6	0	120	64	2	0	0	42	1	17
POLK	8	0	0	121	1	2	6	17	1	272
SARASOTA	19	0	6	17	0	1	0	62	34	5
ST. LUCIE	0	0	1	0	0	41	1	5	0	253
TOTAL	497	487	268	3,036	221	1,987	2,867	982	184	3,677

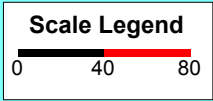
South Florida District Office



South Florida District Office
Number of Jobs Created by County
FY 2003 and 2004

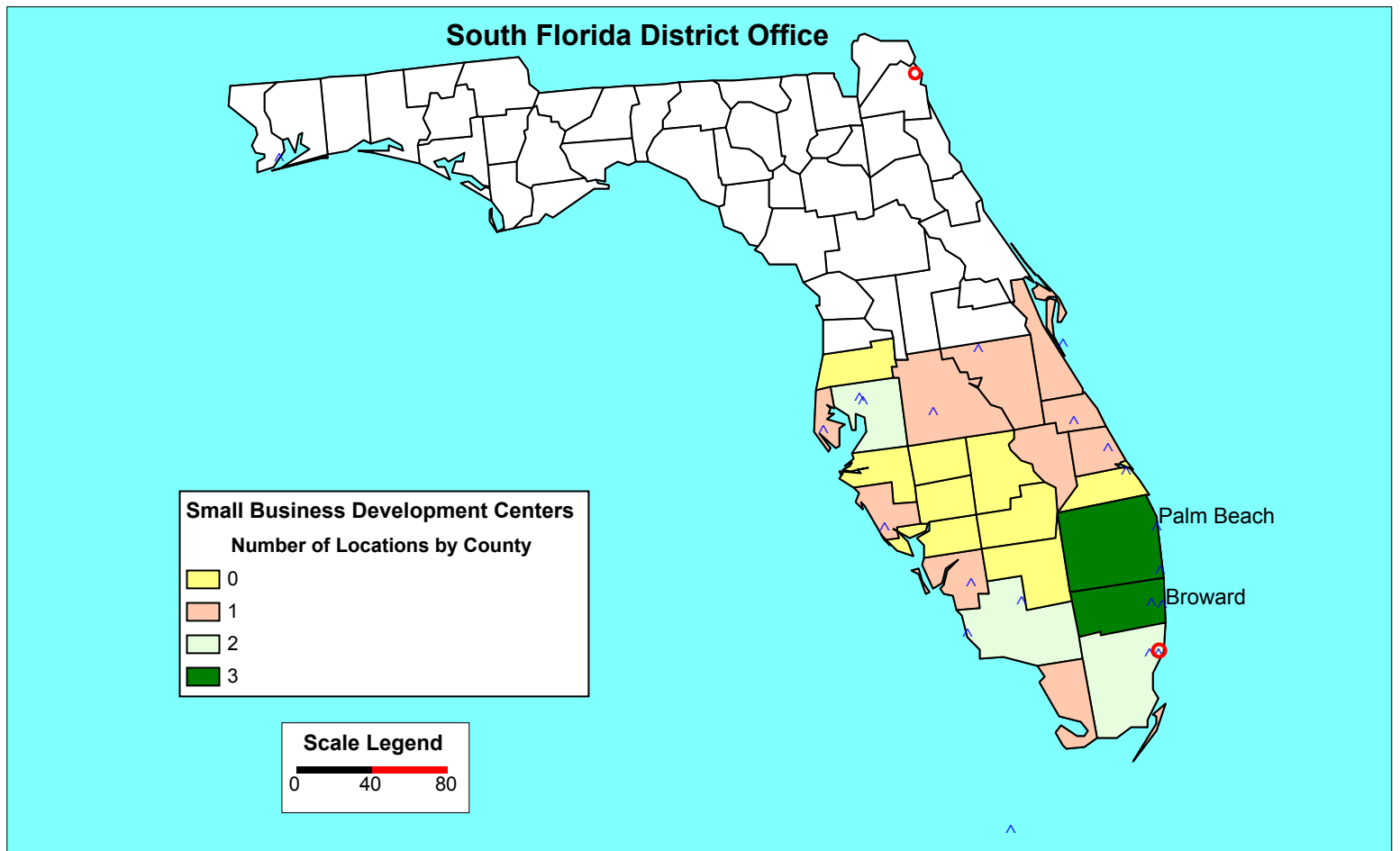
COUNTY	Jobs Created FY 2003	Jobs Created FY 2004
BREVARD	249	477
BROWARD	1804	2577
CHARLOTTE	47	49
COLLIER	237	218
DE SOTO	0	1
GLADES	0	0
HARDEE	1	0
HENDRY	24	12
HIGHLANDS	0	29
HILLSBOROUGH	788	1124
INDIAN RIVER	37	43
LEE	196	530
MANATEE	141	191
MARTIN	37	128
MIAMI-DADE	2062	3938
MONROE	28	51
OKEECHOBEE	12	42
OSCEOLA	141	182
PALM BEACH	868	1393
PASCO	122	214
PINELLAS	605	750
POLK	147	411
SARASOTA	335	99
ST. LUCIE	53	180
Totals	7934	12639

South Florida District Office



South Florida District Office
SBDC by Counties Covered
FY 2005

Organization		City	Counties
Florida SBDC Network/University of West Florida		Pensacola	Statewide
University of Central Florida/Brevard Community College		Melbourne	Brevard
		Kissimmee	Osceola
University South Florida/Small & Minority Bus. Dev. Ctr.		Bartow	Polk
University of South Florida		Largo	Pinellas
		Tampa	Hillsborough
			Hillsborough, Hardee
			Manatee, Pasco, Pinellas
			Sarasota
		Temple Terrace	Hillsborough
		Venice	Manatee
Florida Atlanta University	(Main Office)	Boca Raton	Palm Beach
	(Broward Library)	Ft. Lauderdale	Broward
	(Office Depot)	Ft. Lauderdale	Broward
		Key West	Monroe
		Lauderhill	Broward
		Miami	Miami-Dade
		Miami	Miami-Dade
		Palm Beach Gardens	Palm Beach
		Stuart	Martin
		Vero Beach	Indian River
	(Indian River Community College)	Ft. Pierce	St. Lucie, Indian River, Martin
			Okeechobee
Florida Gulf Coast University		Immokalee	Collier
Defense Economic Transition Assistance		Pensacola (UWF)	Statewide
Procurement Technical Assistance Centers		Pensacola (UWF)	Statewide
Business Technology Commercialization		Pensacola (UWF)	Statewide

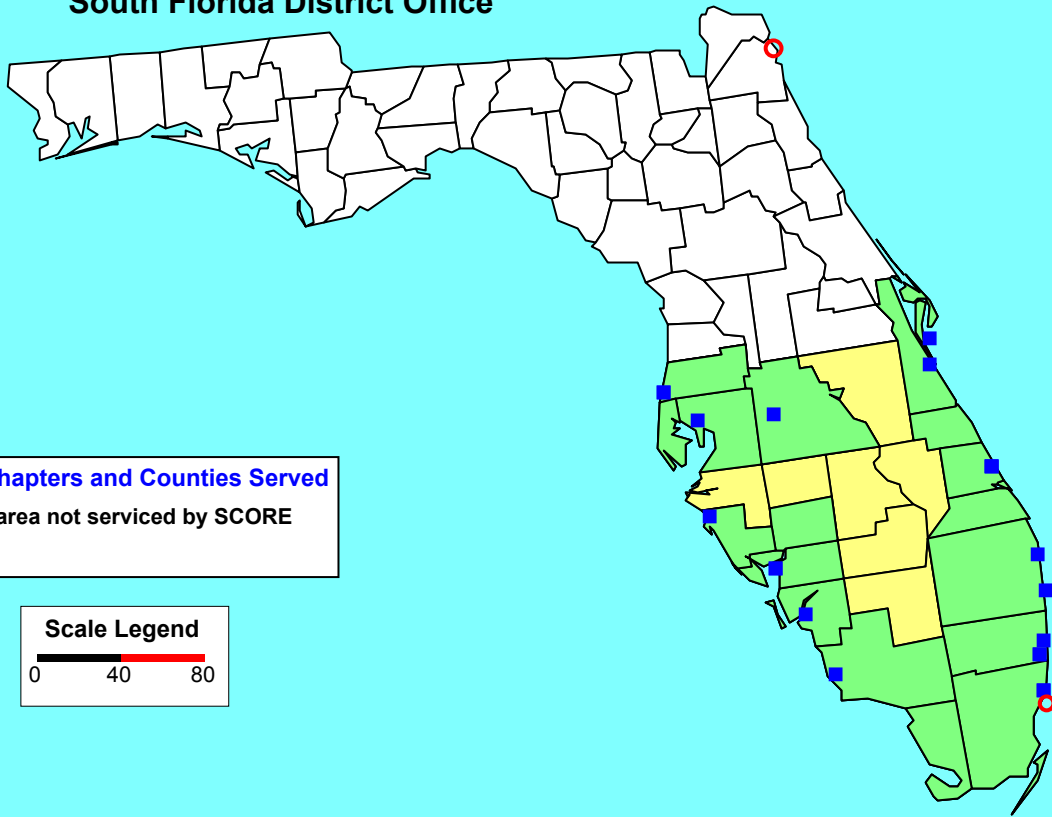


South Florida District Office

SCORE Chapters by Counties Covered

Chapter	City	Counties Served
17	Ft Lauderdale	Broward County
29	Miami	Miami Dade Monroe
115	Clearwater	Pinellas
116	Sarasota	Sarasota Manatee
122	Lakeland	Polk
203	Tampa	Hillsborough
219	Ft Myers	Lee
224	West Palm Beach	Palm Beach
235	Hollywood	Broward Miami-Dade
308	Ft Pierce	Indian River Martin St. Lucie Glades Okeechobee
318	Punta Gorda	Charlotte Desoto
400	Melbourne	Brevard
412	Boca Raton	Palm Beach
439	New Port Richie	Pasco Hernando
573	Naples	Collier

South Florida District Office



SCORE Chapters and Counties Served

Yellow area not serviced by SCORE

■ SCORE

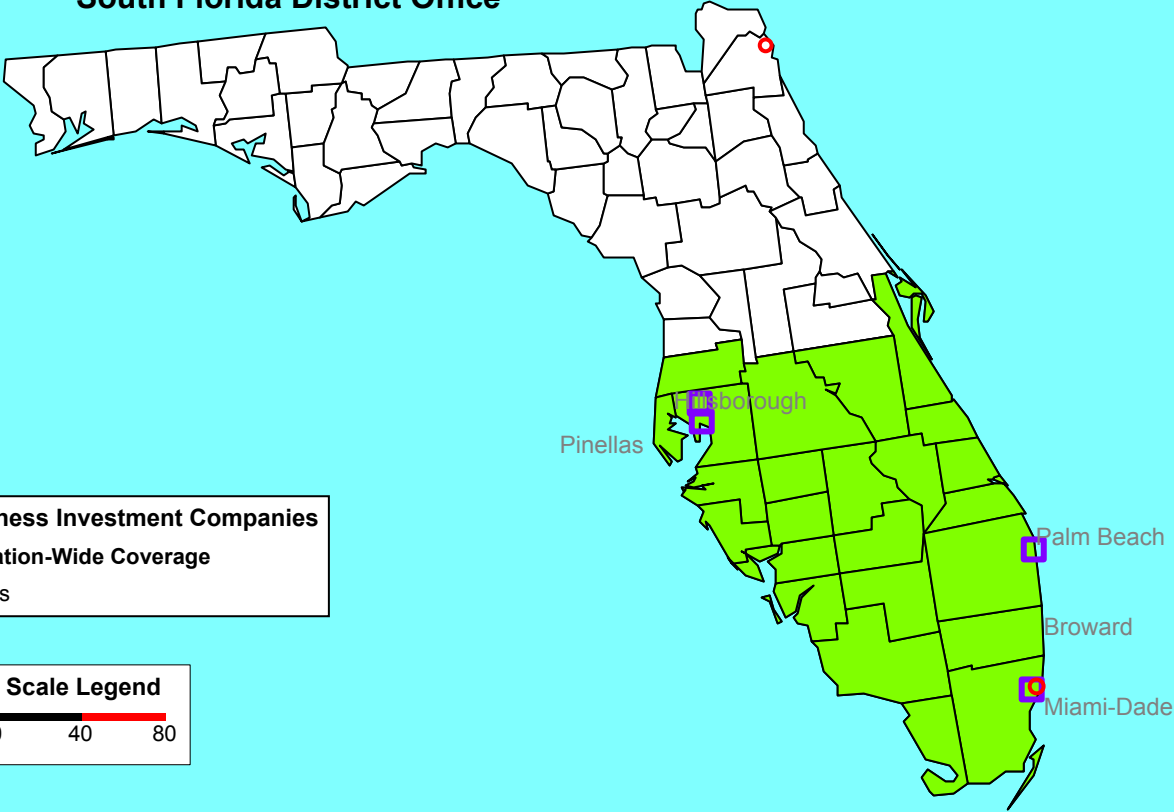
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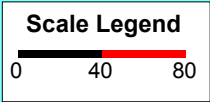
South Florida District Office
Small Business Investment Companies (SBICs)

Organization	City	County
Banyan Capital Advisors, LLC	Miami	Miami-Dade
Crossbow Venture Partners, LP	West Palm Beach	Palm Beach
Market Capital Corp.	Tampa	Hillsborough
Stonehenge Capital Corporation	Tampa	Hillsborough

South Florida District Office



Small Business Investment Companies
Nation-Wide Coverage
SBIC Sites

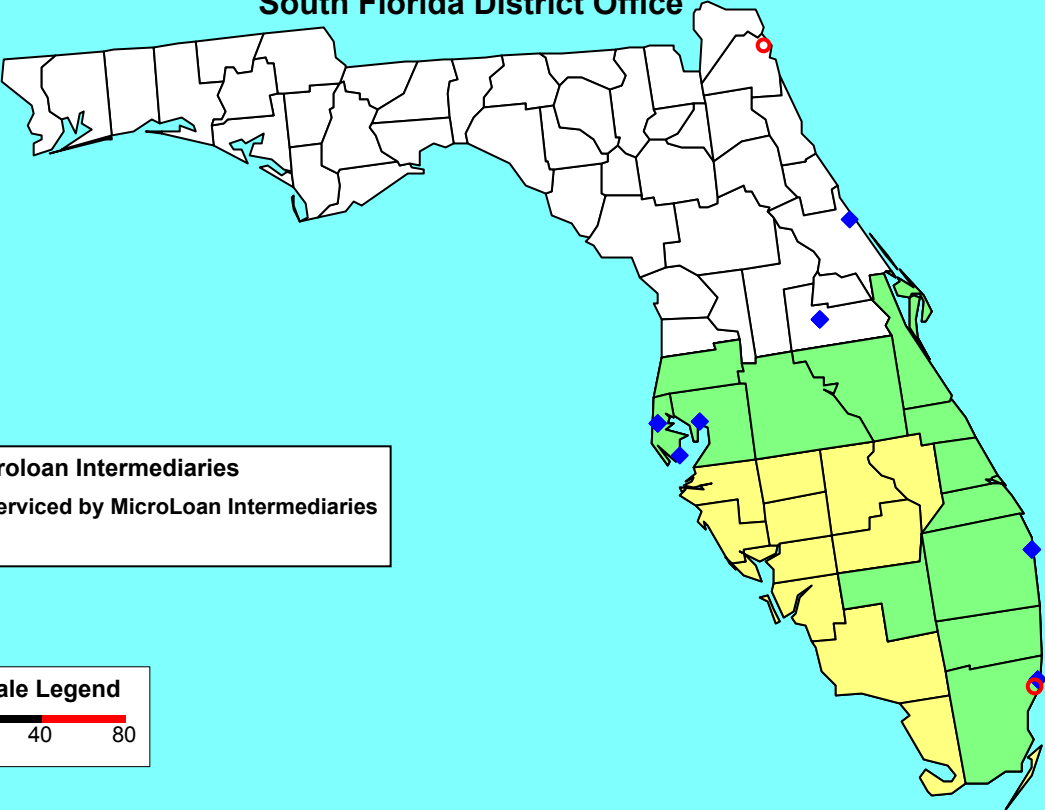


South Florida District Office

Microloan Intermediaries by Counties Covered

Organization	City	County
Central Florida Community Development Company	Daytona Beach	Brevard
MicroBusiness USA	Miami	Broward
		Miami-Dade
		Palm Beach
		Pinellas
The Business Loan Fund of the Palm Beaches, Inc.	West Palm Beach	Hendry
		Indian River
		Martin
		Palm Beach
		St. Lucie
Minority/ Women Business Enterprise Alliance, Inc.	Orlando	Brevard
		Hillsborough
		Osceola
		Polk
Clearwater Neighborhood Housing Services, Inc.	Clearwater	Pinellas

South Florida District Office



Microloan Intermediaries

Yellow area not serviced by MicroLoan Intermediaries

◆ MicroLoan site

Scale Legend



South Florida District Office

Prequalification Program Intermediaries by Counties Covered

Organization	City	Counties Covered
BAC Funding Corp.	Miami	Miami-Dade
Brevard Community College - SBDC	Melbourne	Brevard
Florida Atlantic University - SBDC	Boca Raton	Palm Beach
Florida Atlantic University - SBDC	Miami	Miami-Dade
Florida Atlantic University - SBDC	Ft. Lauderdale	Broward
Florida Atlantic University - SBDC	Key West	Monroe
Florida Gulf Coast University - SBDC	Ft. Myers	Collier Lee
Gulf Coast CDC	St. Petersburg	Pinellas
Hialeah-Dade Development, Inc.	Hialeah	Miami-Dade
Hispanic Chamber of Commerce - Palm Beach County	West Palm Beach	Palm Beach
Indian River Community College - SBDC	Vero Beach	Indian River Martin St. Lucie
Juveda & Associates	Pembroke Pines	Broward Miami-Dade Palm Beach
M. Gill & Associates, Inc.	Ft. Lauderdale	Broward
M. Gill & Associates, Inc.	Miami	Miami-Dade

South Florida District Office

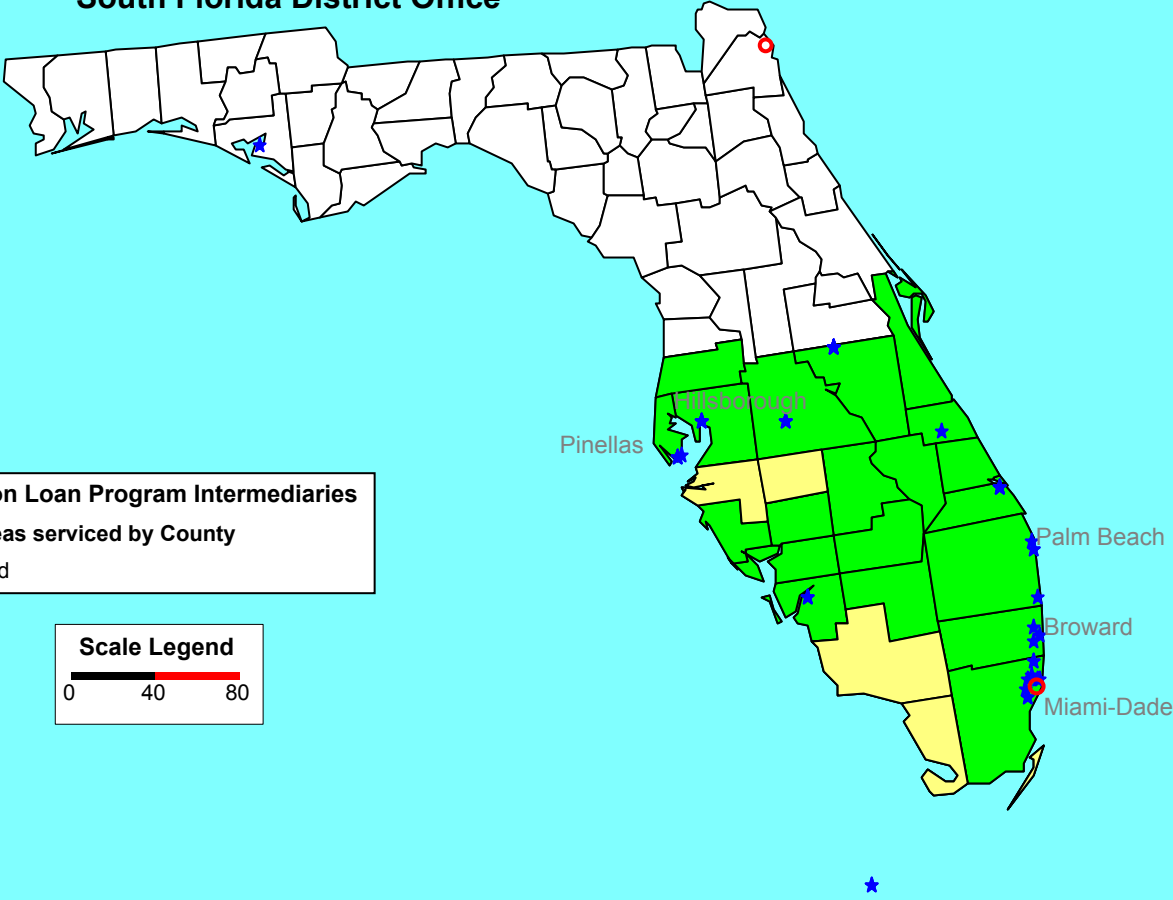
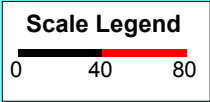
Prequalification Program Intermediaries by Counties Covered

Organization	City	Counties Covered
Odeon Group, Inc.	Miami	Miami-Dade Broward
Palm Beach County Resource Center, Inc.	Riviera Beach	Palm Beach
SCORE Chapter 17	Ft. Lauderdale	Broward
SCORE Chapter 235	West Palm Beach	Palm Beach
Tampa Bay Black Business Investment Corporation	Hollywood	Hillsborough Manatee Pasco Pinellas Polk
Tampa Bay Black Business Investment Corporation	Tampa St. Petersburg	Pinellas Hillsborough Manatee Pasco Polk
Treasure Coast Regional Planning Council	Stuart	St. Lucie Indian River Martin Palm Beach

South Florida District Office

Prequalification Loan Program Intermediaries
Areas serviced by County

Not Serviced



South Florida District Office
Certified Development Companies
by Counties Covered
FY 2005

Organization	Office Location	Coverage Area
FLORIDA BUSINESS DEVELOPMENT CORP.	Lake Worth	Statewide
	Miami	Statewide
FLORIDA FIRST CAPITAL FINANCE CORP.	Tallahassee	Statewide
ST. PETERSBURG CERTIFIED DEVELOPMENT CORP.	St. Petersburg	Statewide
SOUTHWEST FLORIDA REGIONAL DEVELOPMENT CORP.	North Fort Myers	Statewide
TAMPA BAY ECONOMIC DEVELOPMENT CORP.	Tampa	Statewide

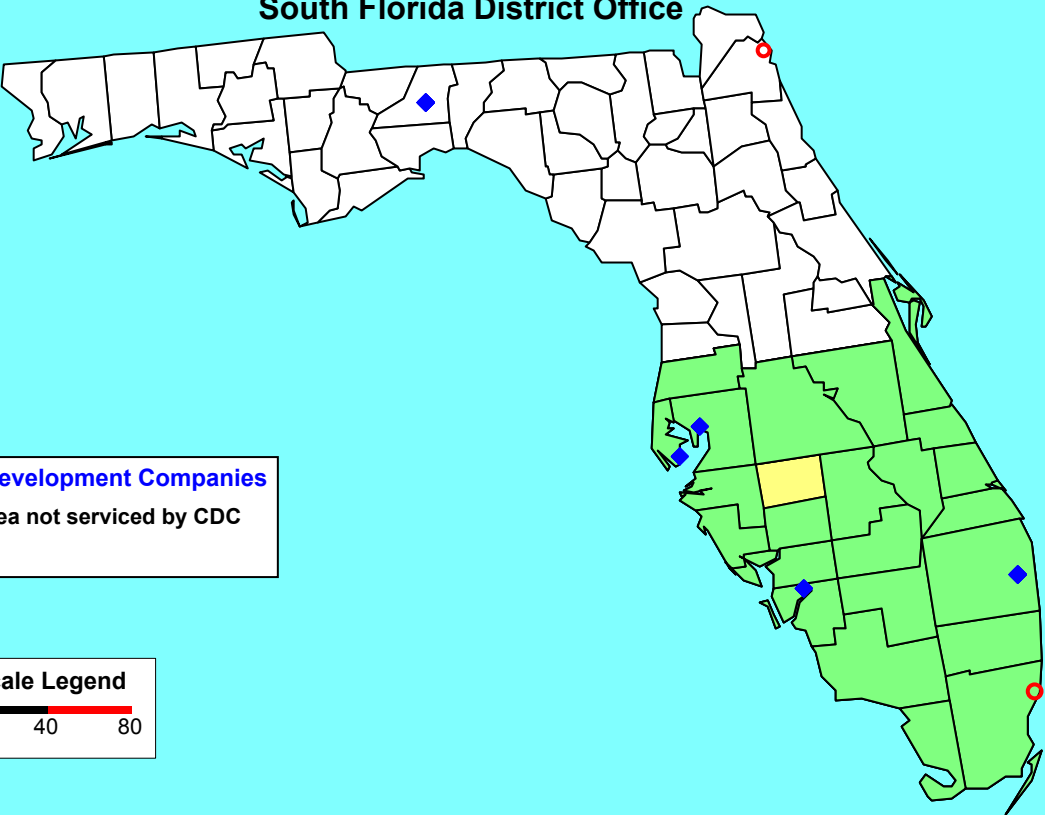
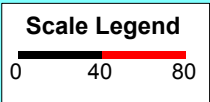
NOTE: The CDC is now able to operate statewide per Federal Register 13 CFR Part 120.

South Florida District Office

Certified Development Companies

Yellow area not serviced by CDC

▲ CDC site

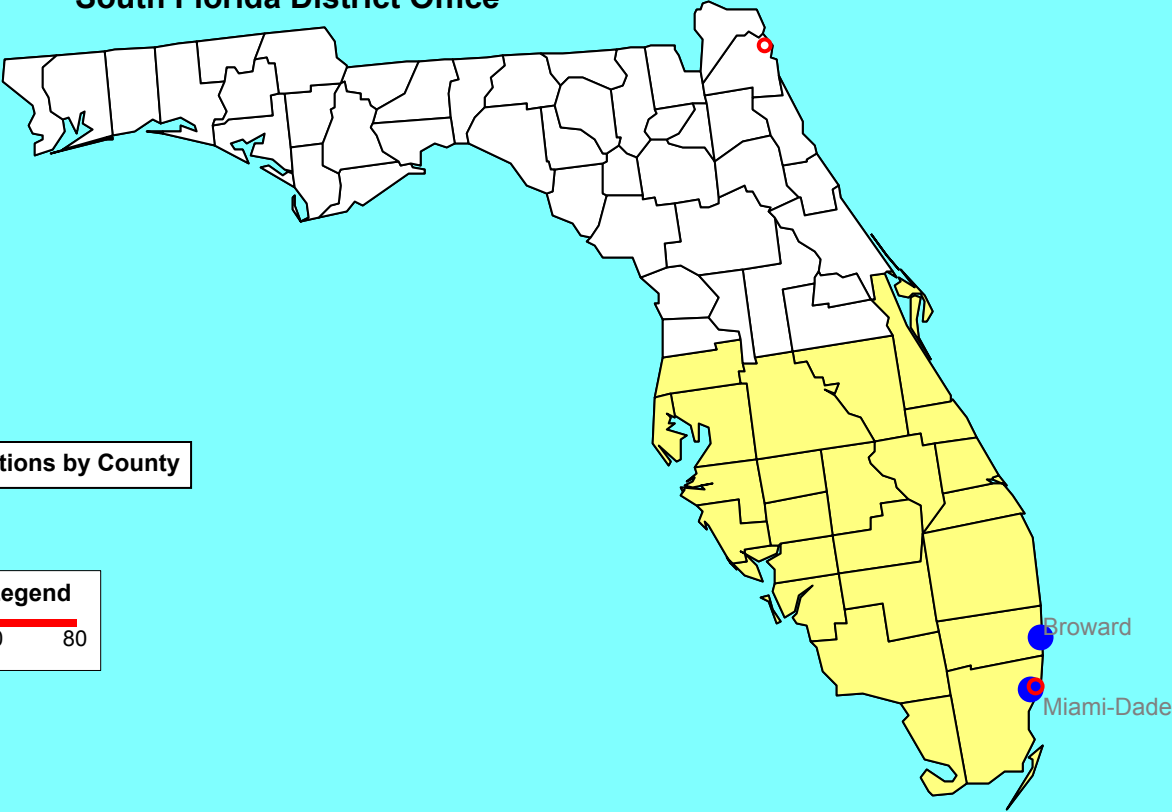
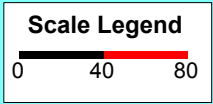


South Florida District Office
U. S. Export Assistance Center (USEAC)
Services State of Florida
FY 2005

City	Counties
Ft. Lauderdale	Entire State
Miami	Entire State

South Florida District Office

USEAC Locations by County



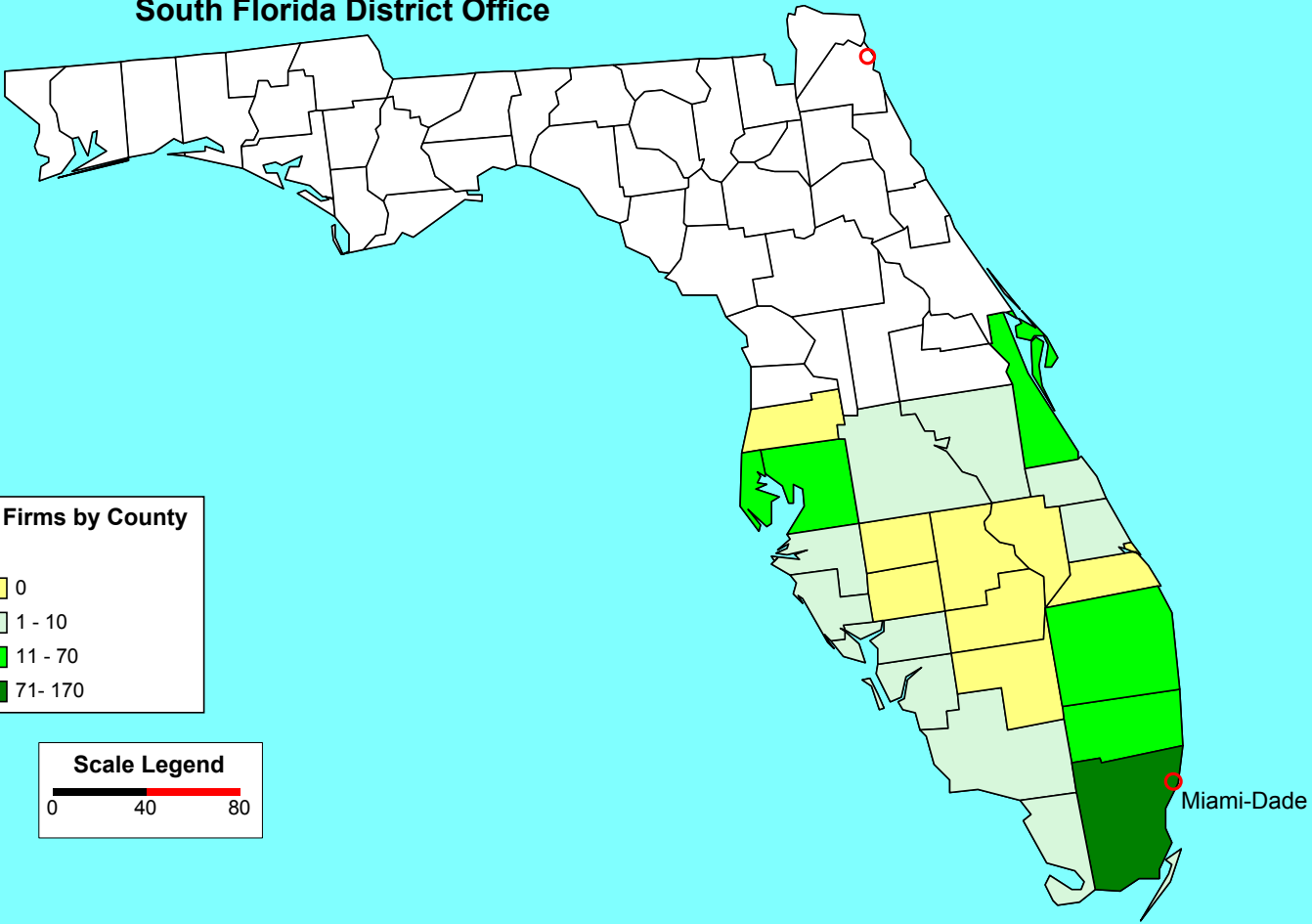
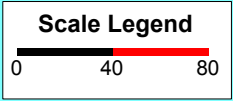
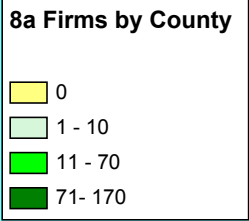
South Florida District Office

8a Firms by County

FY 1994 and 2004

County	No. of Firms FY 1994	No. of Firms FY 1995	No. of Firms FY 1996	No. of Firms FY 1997	No. of Firms FY 1998	No. of Firms FY 1999	No. of Firms FY 2000	No. of Firms FY 2001	No. of Firms FY 2002	No. of Firms FY 2003
BREVARD	15	17	18	20	18	18	18	23	25	26
BROWARD	10	10	9	13	14	22	18	20	27	35
CHARLOTTE	1	1	1	1	1	0	0	1	1	1
COLLIER	0	0	0	0	0	0	0	1	1	1
DE SOTO	0	0	0	0	0	0	0	0	0	0
GLADES	0	0	0	0	0	0	0	0	0	0
HARDEE	0	0	0	0	0	0	0	0	0	0
HENDRY	0	0	0	0	0	0	0	0	0	0
HIGHLANDS	0	0	0	0	0	0	0	0	0	0
HILLSBOROUGH	18	22	30	35	39	35	42	54	45	12
INDIAN RIVER	0	0	0	0	0	0	1	1	1	1
LEE	0	0	0	0	0	3	3	4	6	8
MANATEE	0	0	0	0	0	1	1	1	1	1
MARTIN	2	2	2	2	1	0	0	0	0	0
MIAMI-DADE	36	58	55	55	63	57	80	90	117	166
MONROE	1	2	2	2	2	2	3	2	4	3
OKEECHOBEE	0	0	0	0	0	0	0	0	0	0
OSCEOLA	0	0	0	1	2	3	4	2	2	1
PALM BEACH	8	8	10	10	7	9	12	16	19	18
PASCO	2	2	2	2	1	2	1	2	0	0
PINELLAS	7	7	10	10	10	12	13	16	20	20
POLK	2	3	2	3	2	5	5	4	4	4
SAINT LUCIE	2	3	3	3	3	3	4	4	2	2
SARASOTA	0	0	0	0	0	0	0	1	1	1
TOTAL	104	135	144	157	163	172	205	242	276	300

South Florida District Office



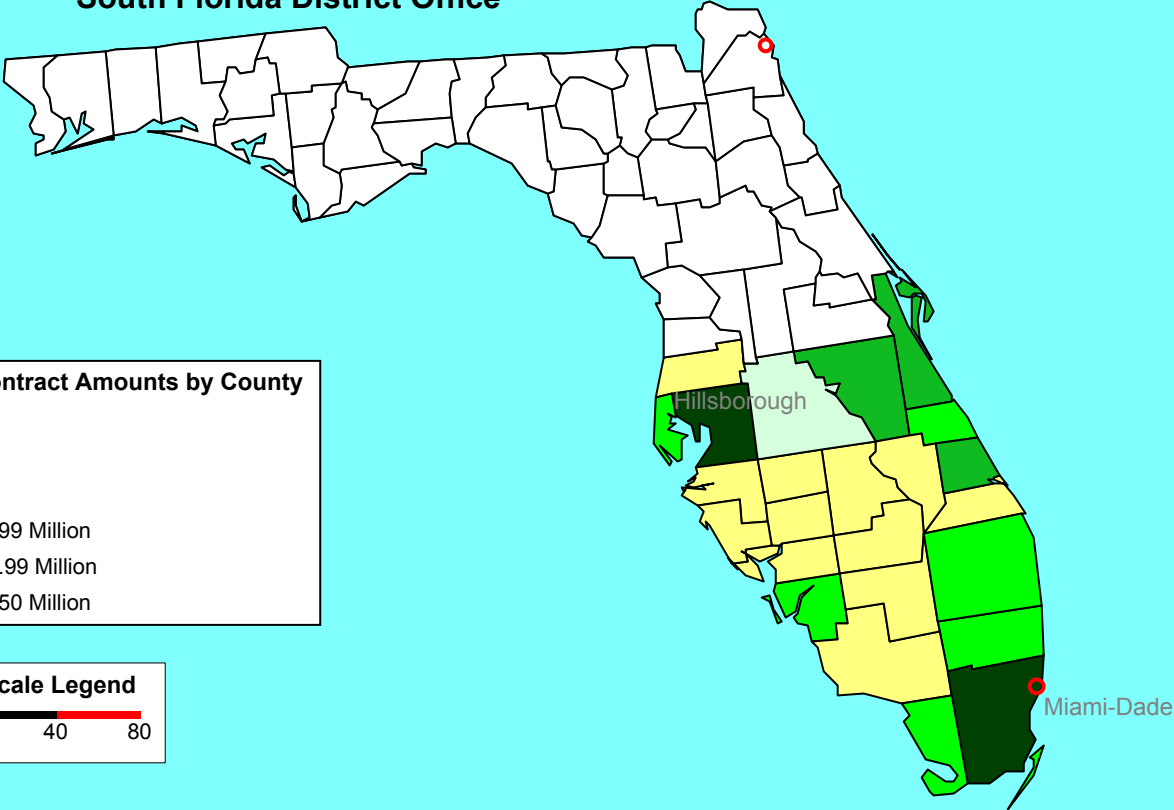
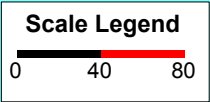
South Florida District Office
8a Contract Amounts (In Millions) by County
FY 1994 and 2004

County	Contract Amount FY 1994	Contract Amount FY 1995	Contract Amount FY 1996	Contract Amount FY 1997	Contract Amount FY 1998	Contract Amount FY 1999	Contract Amount FY 2000	Contract Amount FY 2001	Contract Amount FY 2002	Contract Amount FY 2003	Contract Amount FY 2004
BREVARD	24	31.1	24.3	38.1	20.2	44.2	36.3	18.5	22.8	68	13.9
BROWARD	2.6	6.2	3.6	23.7	0	0	0.028	0.413	1.1	5	53.8
CHARLOTTE	0.25	0.16	0.18	0	0	0	0	0	0	0	0
COLLIER	0	0	0	0	0	0	0	0	0	0	0
DE SOTO	0	0	0	0	0	0	0	0	0	0	0
GLADES	0	0	0	0	0	0	0	0	0	0	0
HARDEE	0	0	0	0	0	0	0	0	0	0	0
HENDRY	0	0	0	0	0	0	0	0	0	0	0
HIGHLANDS	0	0	0	0	0	0	0	0	0	0	0
HILLSBOROUGH	8.5	20.1	31.6	64	101.4	26.9	131.8	137.3	121.6	63.7	51.4
INDIAN RIVER	0	0	0	0	0	0	0	0	1.5	1.9	0.8
LEE	0	0	0	0	0	0	0.549	0	4.5	3.9	9
MANATEE	0	0	0	0	0	0	0	0	0	0	0
MARTIN	0.046	0	0	0	0	0	0	0	0	0.094	0
MIAMI-DADE	43.9	45.8	52	18.3	24.3	90	31.7	65.4	60	88.8	76.9
MONROE	0	0.32	4.4	0.193	0.155	0.34	0.138	0.129	2.1	3	0.81
OKEECHOBEE	0	0	0	0	0	0	0	0	0	0	0
OSCEOLA	0	0	0	0	0	0	1.5	0	5.2	24.3	5.4
PALM BEACH	0.11	0.58	1.8	0.869	0.103	0.437	0.295	0.93	2.2	0.038	67.8
PASCO	0.9	0.32	3.6	1.5	0.676	2.4	0.895	0	0	0.296	32.7
PINELLAS	6	0	0	1	0	0	0	0.179	5	1.4	52.3
POLK	0	0	9.5	0	0	0	1.4	1.5	0.7	0	0
SAINT LUCIE	0	0	2.7	0	11.2	5	11.9	4.8	12.4	11.1	0
SARASOTA	0	0	0	0	0	0	0	0	0	0	0
TOTAL	86.306	104.6	133.7	147.7	158.0	169.3	216.5	229	239	271.5	364.8

South Florida District Office

8(a) Portfolio Contract Amounts by County

- 0
- \$1 - 999,000
- \$1 Million - 4.99 Million
- \$5 Million - 49.99 Million
- \$50 Million - 150 Million



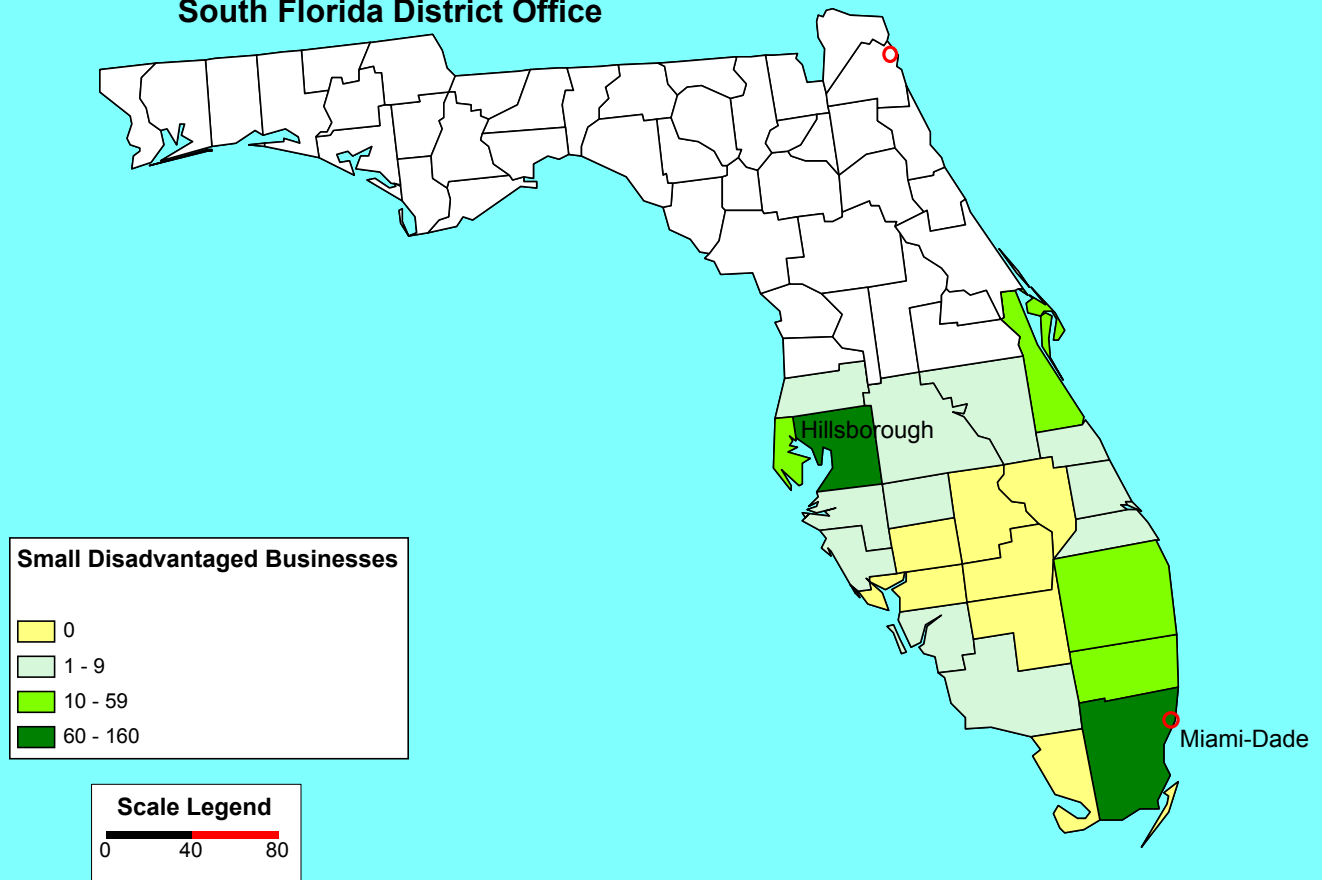
South Florida District Office
8a Contracts by County
FY 1994 and 2004

County	Contracts FY 1994	Contracts FY 1995	Contracts FY 1996	Contracts FY 1997	Contracts FY 1998	Contracts FY 1999	Contracts FY 2000	Contracts FY 2001	Contracts FY 2002	Contracts FY 2003	Contracts FY 2004
BREVARD	18	25	30	38	26	37	25	47	45	65	35
BROWARD	6	11	4	5	0	0	1	4	4	16	169
CHARLOTTE	2	1	1	0	0	0	0	0	0	0	0
COLLIER	0	0	0	0	0	0	0	0	0	0	0
DE SOTO	0	0	0	0	0	0	0	0	0	0	0
GLADES	0	0	0	0	0	0	0	0	0	0	0
HARDEE	0	0	0	0	0	0	0	0	0	0	0
HENDRY	0	0	0	0	0	0	0	0	0	0	0
HIGHLANDS	0	0	0	0	0	0	0	0	0	0	0
HILLSBOROUGH	15	28	31	31	33	18	42	77	63	62	52
INDIAN RIVER	0	0	0	0	0	0	0	0	2	5	4
LEE	0	0	0	0	0	0	12	0	2	18	32
MANATEE	0	0	0	0	0	0	0	0	0	0	0
MARTIN	2	0	0	0	0	0	0	0	0	1	0
MIAMI-DADE	38	53	46	51	35	40	53	31	69	108	80
MONROE	0	2	5	2	2	3	4	1	3	6	2
OKEECHOBEE	0	0	0	0	0	0	0	0	0	0	0
OSCEOLA	0	0	0	0	0	0	10	0	35	61	26
PALM BEACH	2	2	2	2	1	5	2	9	6	3	3
PASCO	5	3	8	7	2	6	4	0	0	2	1
PINELLAS	6	0	0	1	0	0	0	4	5	13	18
POLK	0	0	2	0	0	0	5	1	2	0	0
SAINT LUCIE	0	0	1	0	4	3	2	5	8	5	0
SARASOTA	0	0	0	0	0	0	0	0	0	0	0
TOTAL	94	125	130	137	103	112	160	179	244	365	422

South Florida District Office
Small Disadvantaged Businesses
by County FY 2003 and 2004

County	Small Disadvantaged Businesses in FY 2003	Small Disadvantaged Businesses in FY 2004
Brevard	36	37
Broward	48	43
Charlotte	0	1
Collier	2	1
DeSoto	0	0
Glades	0	0
Hardee	1	0
Hendry	0	0
Highlands	0	0
Hillsborough	60	68
Indian River	1	1
Lee	8	8
Manatee	3	1
Martin	1	0
Miami-Dade	154	164
Monroe	0	2
Okeechobee	0	0
Osceola	1	3
Palm Beach	24	26
Pasco	1	0
Pinellas	28	30
Polk	3	7
Sarasota	2	2
St. Lucie	1	2
Total	374	396

South Florida District Office



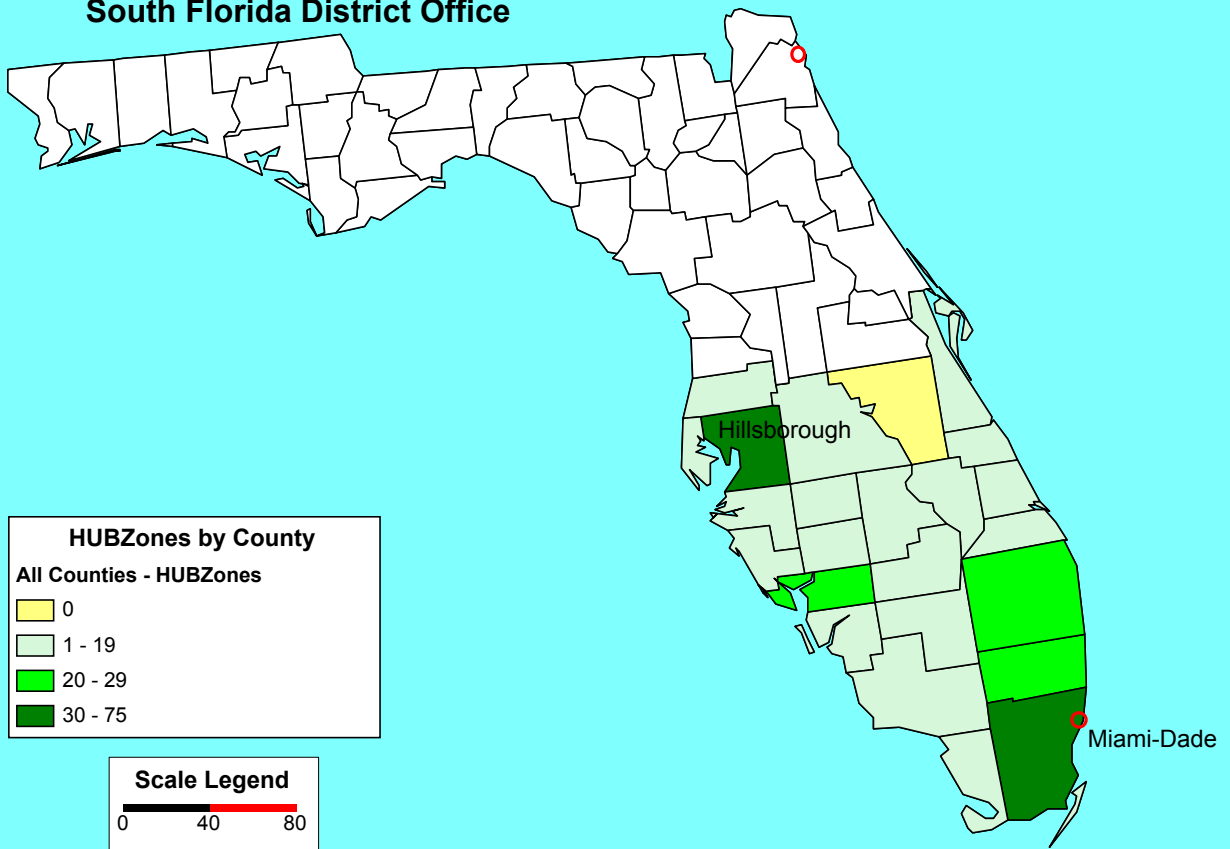
South Florida District Office

HUBZones by County FY 2003 and 2004

Source: www.sba.gov/hubzone
(based on 1990 Census Data)

County	HUBZones in FY 2003	HUBZones in FY 2004
Brevard	5	24
Broward	24	26
Charlotte	0	0
Collier	6	3
DeSoto	1	0
Glades	1	4
Hardee	1	1
Hendry	2	7
Highlands	2	8
Hillsborough	32	20
Indian River	2	12
Lee	6	2
Manatee	4	2
Martin	1	1
Miami-Dade	71	49
Monroe	1	0
Okeechobee	2	5
Osceola	0	0
Palm Beach	26	27
Pasco	4	4
Pinellas	14	26
Polk	8	0
Sarasota	2	2
St. Lucie	6	4
Totals	221	227

South Florida District Office



South Florida District Office

Matchmaking Events

* Data is pending

South Florida District Office

Training Events

* Data is pending

South Florida District Office

Congressional Delegation FY 2005

<i>LastName</i>	Brown-Waite	<i>EntityType</i>	Congresswoman
<i>FirstName</i>	Virginia	<i>EntityName</i>	United States Congress
<i>Title</i>	Honorable	<i>Reps E-mail</i>	
<i>Dear</i>	Congresswoman	<i>FL Phone</i>	(352) 799-8354
<i>District</i>	05th	<i>FL Fax</i>	(352) 799-8776
<i>Committees</i>	Veteran's Affairs, Financial Services, Government Reform	<i>DC Address</i>	414 Cannon House Office Bldg
<i>Address</i>	20 North Main Street	<i>DC City/State/Zip</i>	Washington, D.C. 20515
<i>Address2</i>	Room 200	<i>DC Phone</i>	(202) 225-1002
<i>City</i>	Brooksville	<i>DC Fax</i>	(202) 226-6559
<i>State</i>	FL	<i>DC Contact</i>	Brian O. Walsh
<i>Zip</i>	34601	<i>FL Contact</i>	Shirley Anderson
		<i>E-mail</i>	shirley.anderson@mail.house.g

<i>LastName</i>	Keller	<i>EntityType</i>	Congressman
<i>FirstName</i>	Ric	<i>EntityName</i>	United States Congress
<i>Title</i>	Honorable	<i>Reps E-mail</i>	
<i>Dear</i>	Congressman	<i>FL Phone</i>	(407) 872-1962
<i>District</i>	08th	<i>FL Fax</i>	(407) 872-1944
<i>Committees</i>	Education and the Workforce, Judiciary	<i>DC Address</i>	419 Cannon House Office Bldg.
<i>Address</i>	605 E. Robinson St. Office	<i>DC City/State/Zip</i>	Washington, D.C. 20515
<i>Address2</i>	Suite 650	<i>DC Phone</i>	(202) 225-2176
<i>City</i>	Olando	<i>DC Fax</i>	(202) 225-0999
<i>State</i>	FL	<i>DC Contact</i>	Jason Miller
<i>Zip</i>	32801	<i>FL Contact</i>	Michael Miller
		<i>E-mail</i>	michale.miller@mail.house.gov

South Florida District Office

Congressional Delegation FY 2005

<i>LastName</i>	Bilirakis	<i>EntityType</i>	Congresman
<i>FirstName</i>	Michael	<i>EntityName</i>	United States Congress
<i>Title</i>	Honorable	<i>Reps E-mail</i>	
<i>Dear</i>	Congressman	<i>FL Phone</i>	(727) 773-2871
<i>District</i>	09th	<i>FL Fax</i>	(727) 442-8081
<i>Committees</i>	Energy & Commerce, Veterans Affairs	<i>DC Address</i>	2408 Rayburn House Office Bld
<i>Address</i>	35111 US Highway 19	<i>DC City/State/Zip</i>	Washington, D.C. 20515
<i>Address2</i>	Suite 301	<i>DC Phone</i>	(202) 225-5755
<i>City</i>	Palm Harbor	<i>DC Fax</i>	(202) 225-4085
<i>State</i>	FL	<i>DC Contact</i>	Rebecca Hyder
<i>Zip</i>	34604	<i>FL Contact</i>	Sonja Stefanadis
		<i>E-mail</i>	

<i>LastName</i>	Young	<i>EntityType</i>	Congressman
<i>FirstName</i>	C.W. Bill	<i>EntityName</i>	United States Congress
<i>Title</i>	Honorable	<i>Reps E-mail</i>	
<i>Dear</i>	Congressman	<i>FL Phone</i>	(727) 893-3191
<i>District</i>	10th	<i>FL Fax</i>	No Fax
<i>Committees</i>	Appropriations (Chairman)	<i>DC Address</i>	2470 Rayburn House Office Bld
<i>Address</i>	360 Central Ave.	<i>DC City/State/Zip</i>	Washington, D.C. 20515
<i>Address2</i>	Suite 1480	<i>DC Phone</i>	(202) 225-5961
<i>City</i>	St. Petersburg	<i>DC Fax</i>	(202) 225-9764
<i>State</i>	FL	<i>DC Contact</i>	Brian Mabry
<i>Zip</i>	33701	<i>FL Contact</i>	George Cretokos
		<i>E-mail</i>	

South Florida District Office

Congressional Delegation FY 2005

<i>LastName</i>	Davis (D)	<i>EntityType</i>	Congressman
<i>FirstName</i>	Jim	<i>EntityName</i>	United States Congress
<i>Title</i>	Honorable	<i>Reps E-mail</i>	
<i>Dear</i>	Congressman	<i>FL Phone</i>	(813) 353-9217
<i>District</i>	11th	<i>FL Fax</i>	(813) 354-9514
<i>Committees</i>	Energy & Commerce	<i>DC Address</i>	409 Cannon House Office Bldg.
<i>Address</i>	3315 Henderson Blvd.	<i>DC City/State/Zip</i>	Washington, D.C. 20515
<i>Address2</i>	Suite 100	<i>DC Phone</i>	(202) 225-3376
<i>City</i>	Tampa	<i>DC Fax</i>	(202) 225-5652
<i>State</i>	FL	<i>DC Contact</i>	John Hill
<i>Zip</i>	33609	<i>FL Contact</i>	Suzanne Knapp
		<i>E-mail</i>	

<i>LastName</i>	Putman (R)	<i>EntityType</i>	Congressman
<i>FirstName</i>	Adam	<i>EntityName</i>	United States Congress
<i>Title</i>	Honorable	<i>Reps E-mail</i>	
<i>Dear</i>	Congressman	<i>FL Phone</i>	(863) 534-3530
<i>District</i>	12th	<i>FL Fax</i>	(863) 534-3559
<i>Committees</i>	Rules	<i>DC Address</i>	1213 Longworth House Office
<i>Address</i>	650 East Davidson Street	<i>DC City/State/Zip</i>	Washington, D.C. 2091215
<i>Address2</i>		<i>DC Phone</i>	(202) 225-1252
<i>City</i>	Bartow	<i>DC Fax</i>	(202) 226-0585
<i>State</i>	FL	<i>DC Contact</i>	Christopher Sheild
<i>Zip</i>	33830	<i>FL Contact</i>	Sue Loftin
		<i>E-mail</i>	

South Florida District Office

Congressional Delegation FY 2005

<i>LastName</i>	Harris	<i>EntityType</i>	Congressman
<i>FirstName</i>	Katherin	<i>EntityName</i>	United States Congress
<i>Title</i>	Honorable	<i>Reps E-mail</i>	
<i>Dear</i>	Congressman	<i>FL Phone</i>	(941) 747-9081
<i>District</i>	13th	<i>FL Fax</i>	(941) 749-5310
<i>Committees</i>	Financial Services, Government Reform, International Relations	<i>DC Address</i>	116 Cannon House Office Bldg.
<i>Address</i>	1112 Manatee Ave. West	<i>DC City/State/Zip</i>	Washington, D.C. 20515
<i>Address2</i>	9th Floor	<i>DC Phone</i>	(202) 225-5015
<i>City</i>	Bradenton	<i>DC Fax</i>	(202) 226-0828
<i>State</i>	FL	<i>DC Contact</i>	
<i>Zip</i>	34205	<i>FL Contact</i>	Glenda Wright
		<i>E-mail</i>	lauralee.coleman@mail.house.

<i>LastName</i>	Mack	<i>EntityType</i>	Congressman
<i>FirstName</i>	Connie	<i>EntityName</i>	United States Congress
<i>Title</i>	Honorable	<i>Reps E-mail</i>	
<i>Dear</i>	Congressman	<i>FL Phone</i>	(941) 332-4677
<i>District</i>	14th	<i>FL Fax</i>	(941) 332-1743
<i>Committees</i>		<i>DC Address</i>	317 Cannon House Office Bldg.
<i>Address</i>	2000 Main Street	<i>DC City/State/Zip</i>	Washington, D.C. 20515
<i>Address2</i>	Suite 303	<i>DC Phone</i>	(202) 225-2536
<i>City</i>	Fort Myers	<i>DC Fax</i>	(202) 225-6820
<i>State</i>	FL	<i>DC Contact</i>	
<i>Zip</i>	33901	<i>FL Contact</i>	
		<i>E-mail</i>	

South Florida District Office

Congressional Delegation FY 2005

<i>LastName</i>	Weldon	<i>EntityType</i>	Congressman
<i>FirstName</i>	Dave	<i>EntityName</i>	United States Congress
<i>Title</i>	Honorable	<i>Reps E-mail</i>	
<i>Dear</i>	Congressman	<i>FL Phone</i>	(321) 632-1776
<i>District</i>	15th	<i>FL Fax</i>	(321) 639-8595
<i>Committees</i>	Appropriations	<i>DC Address</i>	2347 Rayburn House Office Bld
<i>Address</i>	2725 Judge Fran Jamieson Way	<i>DC City/State/Zip</i>	Washington, D.C. 20515
<i>Address2</i>	Bldg. C	<i>DC Phone</i>	(202) 225-3671
<i>City</i>	Melborne	<i>DC Fax</i>	(202) 225-3516
<i>State</i>	FL	<i>DC Contact</i>	Wade Lawrence
<i>Zip</i>	32940	<i>FL Contact</i>	Pam Gillespie
		<i>E-mail</i>	

<i>LastName</i>	Foley	<i>EntityType</i>	Congressman
<i>FirstName</i>	Mark	<i>EntityName</i>	United States Congress
<i>Title</i>	Honorable	<i>Reps E-mail</i>	
<i>Dear</i>	Congressman	<i>FL Phone</i>	(561) 627-6192
<i>District</i>	16th	<i>FL Fax</i>	(561) 626-4749
<i>Committees</i>	Ways & Means, Oversight, Select Revenue Subcommittee	<i>DC Address</i>	104 Cannon House Office Bldg.
<i>Address</i>	4440 PGA Blvd.	<i>DC City/State/Zip</i>	Washington, D.C. 20515
<i>Address2</i>	Suite 406	<i>DC Phone</i>	(202) 225-5792
<i>City</i>	Palm Beach Gardens	<i>DC Fax</i>	(202) 225-3132
<i>State</i>	FL	<i>DC Contact</i>	Elizabeth Nicolson
<i>Zip</i>	33410	<i>FL Contact</i>	Don Kiselewski
		<i>E-mail</i>	

South Florida District Office

Congressional Delegation FY 2005

<i>LastName</i>	Meek (D)	<i>EntityType</i>	Congresswoman
<i>FirstName</i>	Kendrick	<i>EntityName</i>	United States Congress
<i>Title</i>	Honorable	<i>Reps E-mail</i>	
<i>Dear</i>	Congressman	<i>FL Phone</i>	(305) 690-5905
<i>District</i>	17th	<i>FL Fax</i>	(305) 690-5951
<i>Committees</i>	Armed Services	<i>DC Address</i>	1039 Longworth House Office
<i>Address</i>	111 NW 183rd Street	<i>DC City/State/Zip</i>	Washington, D.C. 20515
<i>Address2</i>	Suite 315	<i>DC Phone</i>	(202) 225-4506
<i>City</i>	Miami	<i>DC Fax</i>	(202) 226-0777
<i>State</i>	FL	<i>DC Contact</i>	Clarence Williams
<i>Zip</i>	33169	<i>FL Contact</i>	Pending
		<i>E-mail</i>	

<i>LastName</i>	Ros-Lehtinen	<i>EntityType</i>	Congresswoman
<i>FirstName</i>	Ileana	<i>EntityName</i>	United States Congress
<i>Title</i>	Honorable	<i>Reps E-mail</i>	
<i>Dear</i>	Congresswoman	<i>FL Phone</i>	(305) 275-1800
<i>District</i>	18th	<i>FL Fax</i>	(305) 275-1801
<i>Committees</i>	International Relations, Government Reform	<i>DC Address</i>	2160 Rayburn House Office Bld
<i>Address</i>	9210 SW 72nd Street	<i>DC City/State/Zip</i>	Washington, D.C. 20515
<i>Address2</i>	Suite 100	<i>DC Phone</i>	(202) 225-3931
<i>City</i>	Miami	<i>DC Fax</i>	(202) 225-5620
<i>State</i>	FL	<i>DC Contact</i>	Fredrick Ratliff
<i>Zip</i>	33173	<i>FL Contact</i>	Henry Pollack
		<i>E-mail</i>	

South Florida District Office

Congressional Delegation FY 2005

<i>LastName</i>	Wexler (D)	<i>EntityType</i>	Congressman
<i>FirstName</i>	Robert	<i>EntityName</i>	United States Congress
<i>Title</i>	Honorable	<i>Reps E-mail</i>	
<i>Dear</i>	Congressman	<i>FL Phone</i>	(561) 988-6302
<i>District</i>	19th	<i>FL Fax</i>	(561) 988-6423
<i>Committees</i>	Judiciary, International Relations	<i>DC Address</i>	213 Cannon House Office Bldg.
<i>Address</i>	2500 N. Military Trail	<i>DC City/State/Zip</i>	Washington, D.C. 20515
<i>Address2</i>	Suite 100	<i>DC Phone</i>	(202) 225-3001
<i>City</i>	Boca Raton	<i>DC Fax</i>	(202) 225-5974
<i>State</i>	FL	<i>DC Contact</i>	Allen McLaren
<i>Zip</i>	33431	<i>FL Contact</i>	Windy Lipsich
		<i>E-mail</i>	

<i>LastName</i>	Wasserman Schultz	<i>EntityType</i>	Congressman
<i>FirstName</i>	Debbie	<i>EntityName</i>	United States Congress
<i>Title</i>	Honorable	<i>Reps E-mail</i>	
<i>Dear</i>	Congresswoman	<i>FL Phone</i>	(954) 437-3936
<i>District</i>	20th	<i>FL Fax</i>	(954) 437-4776
<i>Committees</i>		<i>DC Address</i>	118 Cannon House Office Bldg.
<i>Address</i>	10100 Pines Blvd.	<i>DC City/State/Zip</i>	Washington, D.C. 20515
<i>Address2</i>		<i>DC Phone</i>	(202) 225-7931
<i>City</i>	Pembroke Pines	<i>DC Fax</i>	(202) 225-8456
<i>State</i>	FL	<i>DC Contact</i>	
<i>Zip</i>	33026	<i>FL Contact</i>	
		<i>E-mail</i>	

South Florida District Office

Congressional Delegation FY 2005

<i>LastName</i>	Diaz-Balart	<i>EntityType</i>	Congressman
<i>FirstName</i>	Lincoln	<i>EntityName</i>	United States Congress
<i>Title</i>	Honorable	<i>Reps E-mail</i>	
<i>Dear</i>	Congressman	<i>FL Phone</i>	(305) 470-8555
<i>District</i>	21st	<i>FL Fax</i>	(305) 470 8575
<i>Committees</i>	Rules, Subcommittee on the Legislative & Budget Process	<i>DC Address</i>	2244 Rayburn House Office Bld
<i>Address</i>	8525 NW 53rd Terrace	<i>DC City/State/Zip</i>	Washington, D.C. 20515
<i>Address2</i>	Suiet 102	<i>DC Phone</i>	(202) 225 4211
<i>City</i>	Miami	<i>DC Fax</i>	(202) 225-8576
<i>State</i>	FL	<i>DC Contact</i>	Mark Erickson
<i>Zip</i>	33166	<i>FL Contact</i>	Anna Carbonell
		<i>E-mail</i>	mark.erickson@mail.house.gov

<i>LastName</i>	Shaw, Jr.	<i>EntityType</i>	Congressman
<i>FirstName</i>	E. Clay	<i>EntityName</i>	United States Congress
<i>Title</i>	Honorable	<i>Reps E-mail</i>	
<i>Dear</i>	Congressman	<i>FL Phone</i>	(954) 522-1800
<i>District</i>	22nd	<i>FL Fax</i>	(954) 768-0511
<i>Committees</i>	Ways & Means	<i>DC Address</i>	1236 Longworth House Office
<i>Address</i>	1512 E. Broward Blvd.	<i>DC City/State/Zip</i>	Washington, D.C. 20515
<i>Address2</i>	Suite 101	<i>DC Phone</i>	(202) 225-3026
<i>City</i>	Fort Lauderdale	<i>DC Fax</i>	(202) 225-8398
<i>State</i>	FL	<i>DC Contact</i>	Michael Sewell
<i>Zip</i>	33301	<i>FL Contact</i>	Peggy Kaiser
		<i>E-mail</i>	michael.sewell@mail.house.go

South Florida District Office

Congressional Delegation FY 2005

<i>LastName</i>	Hastings (D)	<i>EntityType</i>	Congressman
<i>FirstName</i>	Alcee L.	<i>EntityName</i>	United States Congress
<i>Title</i>	Honorable	<i>Reps E-mail</i>	
<i>Dear</i>	Congressman	<i>FL Phone</i>	(954) 733-2800
<i>District</i>	23rd	<i>FL Fax</i>	(954) 735-9444
<i>Committees</i>	Rules	<i>DC Address</i>	2235 Rayburn House Office Bld
<i>Address</i>	2710 W. Oakland Park Blvd.	<i>DC City/State/Zip</i>	Washington, D.C. 20515
<i>Address2</i>	Suite 200	<i>DC Phone</i>	(202) 225-1313
<i>City</i>	Ft. Lauderdale	<i>DC Fax</i>	(202) 225-1171
<i>State</i>	FL	<i>DC Contact</i>	Ann Jacobs
<i>Zip</i>	33311	<i>FL Contact</i>	Franklin Johnson
		<i>E-mail</i>	

<i>LastName</i>	Feeney	<i>EntityType</i>	Congressman
<i>FirstName</i>	Tom	<i>EntityName</i>	United States Congress
<i>Title</i>	Honorable	<i>Reps E-mail</i>	
<i>Dear</i>	Congressman	<i>FL Phone</i>	(407) 208-1106
<i>District</i>	24th	<i>FL Fax</i>	(407) 208-1108
<i>Committees</i>	Financial Services, Judiciary, Science	<i>DC Address</i>	323 Cannon House Office Bldg.
<i>Address</i>	12424 Research Parkway	<i>DC City/State/Zip</i>	Washington, D.C. 20515
<i>Address2</i>	Suite 135	<i>DC Phone</i>	(202) 225-2706
<i>City</i>	Orlando	<i>DC Fax</i>	(202) 226-6299
<i>State</i>	FL	<i>DC Contact</i>	Brandon Stienmann
<i>Zip</i>	32708	<i>FL Contact</i>	Cheryl Moore
		<i>E-mail</i>	jason.roe@mail.house.gov

South Florida District Office

Congressional Delegation FY 2005

<i>LastName</i>	Diaz-Balart	<i>EntityType</i>	Congressman
<i>FirstName</i>	Mario	<i>EntityName</i>	United States Congress
<i>Title</i>	Honorable	<i>Reps E-mail</i>	
<i>Dear</i>	Congressman	<i>FL Phone</i>	(305) 225-6866
<i>District</i>	25th	<i>FL Fax</i>	(305) 225-7432
<i>Committees</i>	Budget, Transportation & Infrastructure	<i>DC Address</i>	313 Cannon House Office Bldg.
<i>Address</i>	12851 SW 42nd Street	<i>DC City/State/Zip</i>	Washington D.C. 20515
<i>Address2</i>	Suite 131	<i>DC Phone</i>	(202) 225-2778
<i>City</i>	Miami	<i>DC Fax</i>	(202) 226-0346
<i>State</i>	FL	<i>DC Contact</i>	Not available
<i>Zip</i>	33175	<i>FL Contact</i>	Not available
		<i>E-mail</i>	

<i>LastName</i>	Keller	<i>EntityType</i>	Congressman
<i>FirstName</i>	Ric	<i>EntityName</i>	United States Congress
<i>Title</i>	Honorable	<i>Reps E-mail</i>	
<i>Dear</i>	Congressman	<i>FL Phone</i>	(407) 872-1962
<i>District</i>	8th	<i>FL Fax</i>	(407) 872-1944
<i>Committees</i>	Education and Workforce, Judiciary	<i>DC Address</i>	419 Cannon House Office Bldg.
<i>Address</i>	605 E. Robinson Street	<i>DC City/State/Zip</i>	Washington, D.C. 20515
<i>Address2</i>	Suite 650	<i>DC Phone</i>	(202) 225-2176
<i>City</i>	Orlando	<i>DC Fax</i>	(202) 225-0999
<i>State</i>	FL	<i>DC Contact</i>	Clarence Williams
<i>Zip</i>	32801	<i>FL Contact</i>	Michael Miller
		<i>E-mail</i>	michael.miller@mail.house.gov

South Florida District Office

Congressional Delegation FY 2005

<i>LastName</i>	Nelson (D)	<i>EntityType</i>	Senator
<i>FirstName</i>	Bill	<i>EntityName</i>	United States Senate
<i>Title</i>	Honorable	<i>Reps E-mail</i>	
<i>Dear</i>	Senator	<i>FL Phone</i>	(407) 872-7161
<i>District</i>	State	<i>FL Fax</i>	(407) 872-7165
<i>Committees</i>	Commerce, Armed Services	<i>DC Address</i>	716 Hart Senate Office Bldg
<i>Address</i>	225 E. Robinson St., Suite 410	<i>DC City/State/Zip</i>	Washington, D.C. 20510
<i>Address2</i>		<i>DC Phone</i>	(202) 224-5274
<i>City</i>	Orlando	<i>DC Fax</i>	(202) 228-2183
<i>State</i>	FL	<i>DC Contact</i>	
<i>Zip</i>	32801	<i>FL Contact</i>	Lynn Banister, Regional Directo
		<i>E-mail</i>	

<i>LastName</i>	Martinez	<i>EntityType</i>	Senator
<i>FirstName</i>	Mel	<i>EntityName</i>	United States Senate
<i>Title</i>	Honorable	<i>Reps E-mail</i>	
<i>Dear</i>	Senator	<i>FL Phone</i>	(407) 254-2573
<i>District</i>	State	<i>FL Fax</i>	(407) 423-0941
<i>Committees</i>	Committee on Aging, Banking, Housing, and Urban Affairs, Energy and Natural Resources.	<i>DC Address</i>	C2 Russell Senate Office Bldg.
<i>Address</i>	Landmark Center 1, 315 E. Robinson Street	<i>DC City/State/Zip</i>	Washington, D.C. 20510
<i>Address2</i>	Suite 475	<i>DC Phone</i>	(202) 224-3041
<i>City</i>	Orlando	<i>DC Fax</i>	(202) 228-5171
<i>State</i>	FL	<i>DC Contact</i>	Caroline Berber
<i>Zip</i>	32801	<i>FL Contact</i>	Becky Liner
		<i>E-mail</i>	

South Florida District Office

Loan Distribution by Congressional District

Congressional District	Number of Loans in FY 2003		Amount in FY 2003
9th Congressional District	196	\$	30,992,200
10th Congressional District	158	\$	25,081,897
11th Congressional District	149	\$	30,794,433
12th Congressional District	75	\$	11,318,217
13th Congressional District	155	\$	28,400,384
14th Congressional District	170	\$	34,543,000
15th Congressional District	149	\$	27,980,200
16th Congressional District	141	\$	26,439,600
17th Congressional District	248	\$	38,254,100
18th Congressional District	301	\$	31,674,200
19th Congressional District	311	\$	56,289,200
20th Congressional District	260	\$	38,634,109
21st Congressional District	362	\$	48,896,900
22nd Congressional District	210	\$	38,148,309
23rd Congressional District	44	\$	11,376,000
TOTAL	2,929	\$	478,822,749

	Number of Loans in FY 2003		Amount in FY 2003
Other Congressional Districts			
Congressional Districts Uncoded	27	\$	7,469,800
3rd Congressional District	1	\$	425,000
5th Congressional District	50	\$	8,693,000
6th Congressional District	7	\$	715,000
8th Congressional District	5	\$	657,000
24th Congressional District	14	\$	4,269,000
25th Congressional District	134	\$	12,537,500
TOTAL	238	\$	34,766,300
TOTAL	3,167	\$	513,589,049

South Florida District Office

Loan Distribution by Congressional District in FY 2004

Congressional District	Number of Loans in FY 2004	Amount in FY 2004
9th Congressional District	239	\$41,404,961
10th Congressional District	195	\$32,310,900
11th Congressional District	196	\$44,882,100
12th Congressional District	107	\$19,566,600
13th Congressional District	154	\$30,499,500
14th Congressional District	224	\$44,360,900
15th Congressional District	167	\$45,196,300
16th Congressional District	212	\$37,016,026
17th Congressional District	343	\$47,149,400
18th Congressional District	430	\$48,091,800
19th Congressional District	434	\$67,471,700
20th Congressional District	351	\$53,430,700
21st Congressional District	531	\$67,985,160
22nd Congressional District	282	\$44,583,677
23rd Congressional District	64	\$13,460,600
TOTAL	3,929	\$637,410,324

Other Congressional Districts	Number of Loans in FY 2004	Amount in FY 2004
1st Congressional District	0	\$0
2nd Congressional District	0	\$0
5th Congressional District	67	\$19,142,100
6th Congressional District	11	\$757,100
8th Congressional District	3	\$2,803,000
SUBTOTAL	81	\$22,702,200
GRAND TOTAL	4,010	\$660,112,524

South Florida District Office

8(a) Firms by Congressional District

Congressional District	8(a) Firms in FY 2003	8(a) Firms in FY 2004
9th Congressional District	13	15
10th Congressional District	14	16
11th Congressional District	46	48
12th Congressional District	5	5
13th Congressional District	3	3
14th Congressional District	10	10
15th Congressional District	23	22
16th Congressional District	5	7
17th Congressional District	41	41
18th Congressional District	33	34
19th Congressional District	19	25
20th Congressional District	13	14
21st Congressional District	52	40
22nd Congressional District	7	8
23rd Congressional District	13	14
25th Congressional District *	3	4
TOTAL	300	306

** New Congressional District in 2002*

South Florida District Office
8(a) Portfolio in Dollar Amounts
by Congressional District

Congressional District	Amount in FY 2003	Amount in FY 2004
9th Congressional District	\$15,558,577	\$5,386,188
10th Congressional District	\$10,702,915	\$42,702,009
11th Congressional District	\$107,074,173	\$76,571,169
12th Congressional District	\$7,563,926	\$1,098,953
13th Congressional District	\$2,381,720	\$8,076,934
14th Congressional District	\$11,143,874	\$0
15th Congressional District	\$15,257,586	\$4,031,401
16th Congressional District	\$0	\$1,932,501
17th Congressional District	\$0	\$51,400,402
18th Congressional District	\$0	\$8,008,342
19th Congressional District	\$5,836,359	\$4,546,309
20th Congressional District	\$18,218	\$402,575
21st Congressional District	\$88,866,133	\$48,106,807
22nd Congressional District	\$2,448,331	\$41,120,408
23rd Congressional District	\$4,664,440	\$38,656,203
25th Congressional District	\$0	\$360,101
TOTAL	\$271,516,252	\$332,400,300

SOUTH FLORIDA DISTRICT OFFICE
Small Disadvantaged Businesses (SDBs)
by Congressional District

Congressional District	Number of SDBs in FY 2003	Number of SDBs in FY 2004
9th Congressional District	17	17
10th Congressional District	20	20
11th Congressional District	50	44
12th Congressional District	7	10
13th Congressional District	3	3
14th Congressional District	9	7
15th Congressional District	39	38
16th Congressional District	8	4
17th Congressional District	44	31
18th Congressional District	44	42
19th Congressional District	25	14
20th Congressional District	22	24
21st Congressional District	53	77
22nd Congressional District	13	21
23rd Congressional District	10	12
24th Congressional District	0	4
25th Congressional District	3	28
TOTAL	367	396

South Florida District Office

Market Profile FY 2005

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